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UNITED STATES DEPARTMENT OF AGRICULTURE
Bureau of Agricultural Economics

STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION I

Part I. Characteristics of Borrowers,
Progress of Borrowers, and
Action for Rehabilitation

Tabulated Tota for Administrative Use Only

Washington, D. C.

October 1942

Holdesilliana Hot Boise.

INTRODUCTION

This set of tabular data with brief emplanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard lean rural rehabilitation borrowers. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the rusults of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WFA project and was initiated at the request of the Farm Security Administration.

Purcose of study.—The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to ascertain the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to learn the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample. In Region I, 1,751 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and Pobruary 28, 1939, and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.—All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business"; leases; debtadjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals; and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 56 percent of the sample borrowers in Region I for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study. A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Ninety-five percent of the borrowers for whom no record of performance was available, although expected, had received only I standard loan. Also 20 percent of those with no performance record were

paid up or inactive by the end of the period covered by the study. Loan, collection, and grant data were, of course, available for all borrowers, but such data were not considered as constituting a record of performance for the purposes of the study.

Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items, such as actual family operating expenses and actual net cash income, were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data. Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

- (1) The progress reports include borrowers regardless of when the first standard loan was received, but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.
- (2) The progress reports include standard loan borrowers without regard to whether they received emergency loans at any time, but this study excluded any borrower who received an emergency loan before March 1, 1936.
- (3) The progress reports include only borrowers in active status at the time of the report, but 14 percent of the borrowers included in this study for Region I were no longer active by February 28, 1939.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 41 percent of the Region I borrowers in the sample for the study and for only 44 percent of the borrowers for whom a record of change was expected. It is not known, therefore, whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are secured by the county offices.

Farm Security Administration policy, administrative procedures, changes in price leve's and "acts of God", such as drought, are all reflected in the tabulated data.

Types of tables presented. This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program, and how they progressed, and what aid of a financial nature was given by FSA to implement the rehabilitation process.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by Areas or by the period in which the borrowers received their first standard loan or by both Areas and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region T by WPA workers supervised by Roy L. Roberts, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCarman. Roy L. Roberts assisted in the preparation of the explanatory text and Fred L. Garlock and George Y. Jarvis collaborated in various phases of the study.

Table No.

Sample Studied

1. Borrowers in sample, by periods 1/ and States

2. Borrowers in sample, by number of crop years 2/ and States

3. Borrowers in sample, by periods, number of crop years, and States

4. Status of borrower on February 28, 1939, by periods

5. Status of borrower on February 28, 1939, by States

Social Characteristics

6. Age and sex distribution, by periods

7. Age and sex distribution, by States

3. Size of household, by periods

9. Size of household, by States

10. Family composition

11. Age of head, by States

12. Education of head, by States

13. Education and age of head

14. Number of male youths in household, by periods 15. Number of male youths in household, by States

16. Years on farm to be operated

17. Times changed farms since first RR loan, by periods

Tenure

- 18. Tenure status year before RR, by periods
- 19. Tenure status year before RR, by States

20. Tenure status last RR record, by number of crop years

21. Tenure status year before RR and last RR record

22. Tenure status year before RR and number of male youths in household

Size of Farm and Grop Production

23. Size of farm year before RR, by pariods

24. Size of farm year before RR, by States

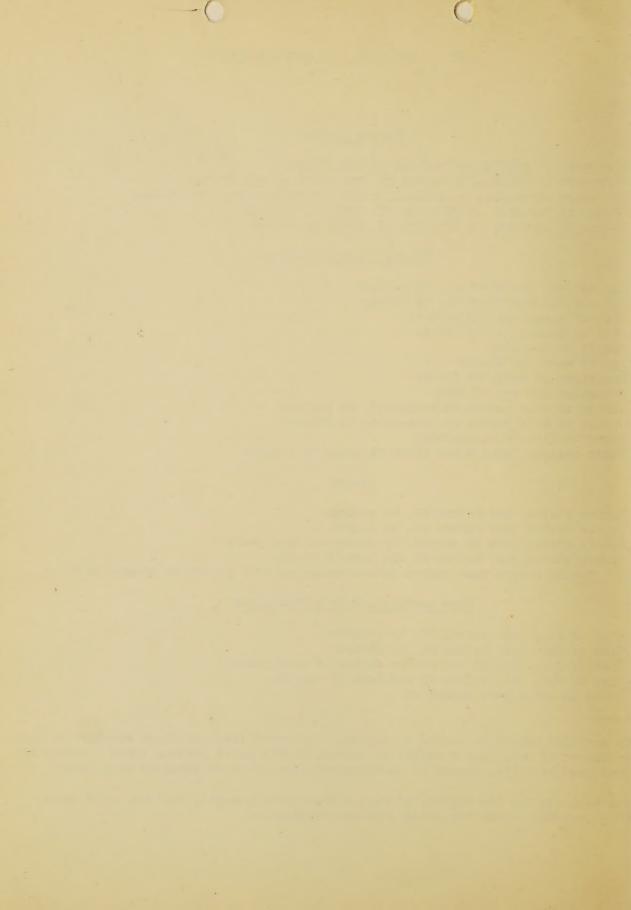
25. Size of farm last RR record, by number of crop years

26. Size of farm year before RR and last RR record

27. Acres in crops year before RR

^{1/ &}quot;By periods" refers to period during which borrower received first standard RR loan.
2/ "By number of crop years" refers to number of crop years between first standard RR loan and last available record of performance after entry on standard RR program.

Mote: A table is for the Region, without a breakdown by areas, periods, crop years, or other controls unless the title indicates otherwise.



Size of Farm and Grop Production (continued)

Acres in crops last RR record, by number of crop years acres in crops year before RR and last RR record Garden year before RR Garden last RP record, by number of crop years Garden year before RR and last RR record

Receipta

- Cash receipts year before RR, by periods
- Change in cast receipts, by newher of tray port; and my diffied lack to a second record
- 95. 36. Cash receipts year before RR and change in cash receipts
 - Farm receipts year before RR
- Change in it was caused, by number of crop years and specified hast was all record
- Change in form proceipts for borrowers having farm receipts year before AL. b number of crop years
- Farm receipts year before RR and change in farm receipts
- Farm receipt as percentage of total cash receipts year before Mt, by periods Farm receipt. as percentage of total camb receipts last AR record, by number of Lino
 - crop years
 - Farm receipt as percentage of total cash receipts year before Rf. and las di record
- Cash receipts are farm receipts as percentage of total cash receipts your beller on Net cash income year before RR
 - Net cash income last RR record, by States
- Major source of receipts year before RR, by periods
 - Major source of receipts year before RR, by States
 - Major source of receipts last RR record, by number of crop years
 - Fajor source of receipts year before RR and last RR record
- Receipts from off-farm work year before FR, by periods Receipts from off-farm work year before RR, by States
- Receipts from pill-thim wor. Just PR record, by marber of crop ; were
- meceipts from off-farm work year before HR and last HR record
- 5%. Receipts from off-farm work and size of farm last RR record
- Receipts from benefit payments year before RR Receipts from benefit payments last RR record
- Receipts from benefit payments year before RR and last RR record
- Number of farm enterprises year before RR
 - Maber of farm desprises land the record, by member of prop years
 - Aumber of farm enterprises year before RR and last RR record



10 La 182.

Expenditures

- Parily expenditures year before RR
- Finily expenditures last RR record
- Planned family expenditures first year on RR, by periods
- Planned family expenditures first year on RR, by States
 - Placemed farm-furnished food first year on RR, by periods
 - Planned farm-furnished food first year on RR, by States

Net Worth

- Net worth at time of first PR loan, by periods
 - het worth at time of first RR loan, by States
- Wet worth, excluding farm real estate, at time of first RR loan, by period
- Wet worth, excluding farm real estate, at time of first RR loan, by State
- Net worth, look sing and suchuding far real octates at weep of the ;
- Change in net worth, by periods
- Change in net worth, excluding farm real estate, by number of crop years in specified last year of RR record
- Not worth as hims of alreit at loss and charge in not worth, each direction astate

Assets

- Assets at time of first RR loan, by periods
- Number of cows at time of first RR loan
- 77. 79. 77. Number of cows last RR record, by number of crop years
- Number of cows at time of first RR loan and last RR record
- Number of hens at time of first RR loan
- Mumber of hens last RH record, by number of crop years
- 84 Number of hens at time of first RR loan and last RR record
- Number of cows and hens, at time of first RR loan
- Number of cows and hens last RR record
- Rumber of sows at time of first RR loan
- Number of sows last RR record, by number of crop years
- Number of sows at time of first RR loan and last RR record
- Number of workstock at time of first RR loan, by States
- Number of workstock last RR record, by States
- * Number of tractors, autos or trucks at time of first RR loan, by States
 - Number of tractors, autos or trucks last RR record, by Ctates

Liabilities

- Liabilities at time of first RR loan
- Change in liabilities, by number of crop years
- 9% Liabilities at time of first RR loan and change in liab lities
- Liabilities as precentage of assets at time of first NR loan, by periods 95. Assets and I abilities as percentage of assets at time of first RI loan

^{*} Not available for Region I at the time this set of tables was released, but a copy will be supplied when the data are tabulated.



10.

Loans

Number of standard loans, by periods

- 77. Tenure status year before RR and number of standard loans
- 98. Size of farm year before RR and number of standard loans
- 39. Cash receipts year before RR and number of standard loans
- 1.0. Farm receipts as percentage of total cach receipts wer before AR or number of standard loans
- 101. Net worth, excluding farm real estate, at time of first RR loan and number of standard loans
 - Size of loans, by periods
- Size of loans, by States
- Type of loans, by periods
- 10). Arount of leans for rajor purposes, by periods and specified year of war
- 105. Amount of leans for major purposes, by states
- 07. Borrowers authorized loans for major purposes, by periods and appointed our second
- 108. Borrowers authorized loans for major purposes, by States
- 109. Average amount of loans for major purposes, by periods
- and Borrowers authorized leans for specified capital goods, by States
- ill. Amount of leans for specified current farm operating expenses, by period, and specified year of loan
 - Borrowers authorized leans for specified current farm coerating expenses, by periods and specified year of lean
- 113. Amount of loans for family expenses, by periods

Repayments

- W. Repayments scheduled, by periods
 - Repayments made, by periods
 - Repayments scheduled and repayments made
- 17. Renewals and percentage of scheduled repayments made
- Total repayments scheduled, by periods and States
- 10. Total repayments made, by periods and States

Grants

- 120. Periods grants received, by periods
- 2. Amount of grants, by periods
- 22. Grants in relation to repayments, by periods

Debt Adjustment

123. Debt adjustment, by periods

^{*} Not available for Region I at the time this set of tables was released, but a coptable supplied when the data are tabulated.



unber of burrowers in sample: 1,75%

Number of borrowers with a resord of performance after entry on RR: 712

forrowers still active two to three years after first loan: 70 percent

reons under 16 years of age as percent of all persons in households of

ledien number of persons in household: 4.9

lost common family composition: (1) husband, wife, 2 or more children under 16, and 1 or more 16 or older, and (2) husband, wife, and 3 or more phildren under 16.

todian age of household head: 44.5.

ledian grade finished by household head: 8.6.

. useholds including wale youths (nonheads) aged 16 to 24: 30 percent

Ecrrowers who were full or part owners during year before first loan: 64 percent

forrowers who were full or part owners during last year of record: 69 points

first loan: 7 percont

. ian size of farm during year before first loam for bourowers having farms:

Median size of farm during last year of record: 114 acres

edian acres in crops during year before first loss for borrowers who had land in crops: 45 acres

edian acres in crops during last year of record: 46 acres

edian cash receipts during year before first loan: \$984

diaa change in cash receipts: 3104

The rowers reporting an increase in cash receipts: 58 percent

with such receipts from farm during year before first loan for borrowers

during year before first loan: \$78



- stock and produce, (2) crop sales, (3) off-furn work
- t common major source of recei to during last year of record: (1) Livestock and produce, (2) crop sales
- rowers with some receipts from off-farm work during year before first oan: 57 percent
- 56 percent
- rrowers who were farm operators during year before first loan who reported
- 36 percent
- n net worth at time of first lcan: 31,540
- Teller in sother to below could be from med to a superior of their con-
- lian change in net worth: \$-146
- o change in not worth, excluding equity in farm real estate: 3-94
- prowers reporting an increase in net worth: 43 percent
- estate: 43 percent
- value of assets at time of first loan: \$3369
- liabilities at time of first loan: (1,337
- Lician change in liabilities: \$484
- farrowers with no cows or other cattle at time of first loan: 26 percent
- ... lowers with no cows or other cattle at time of last record: 12 percent
- Discovers with no hens or other coultry at time of first loan: 26 percent
- berremore with no harm or other positing at the of cut resemble 2 leaves

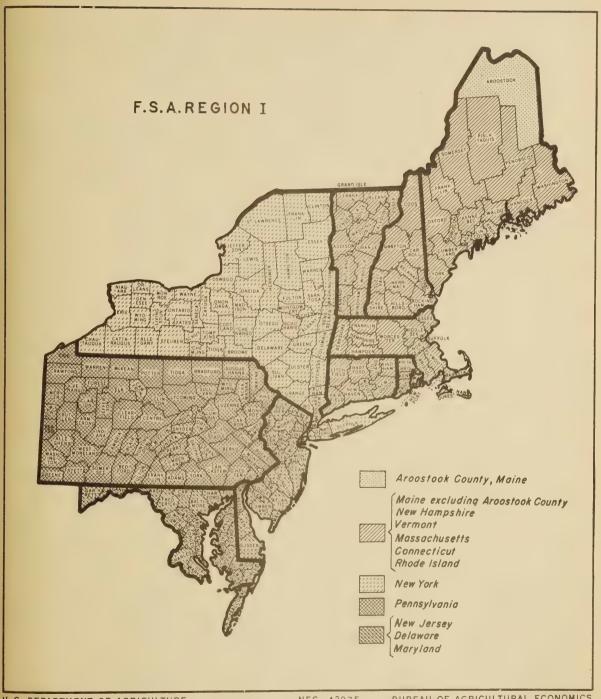


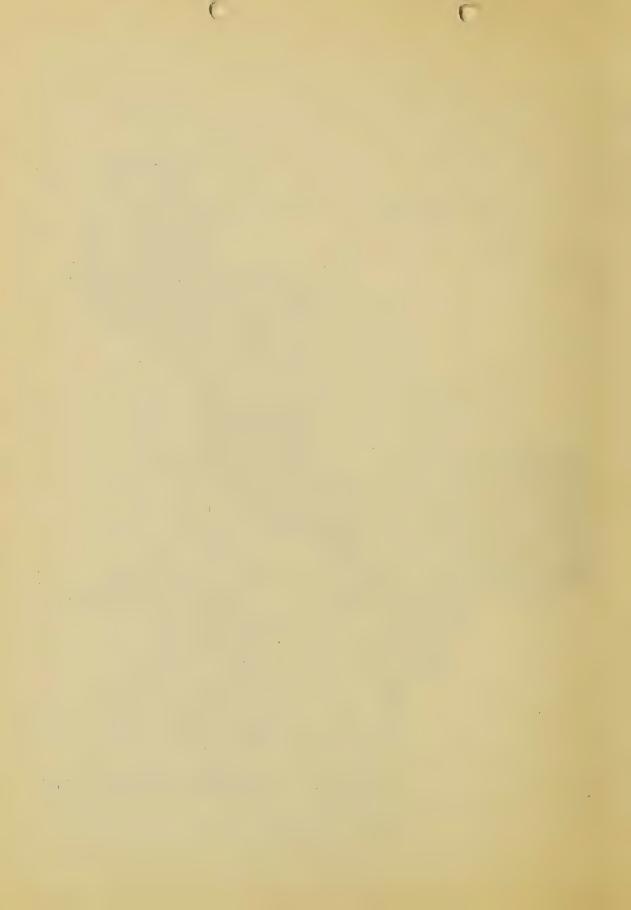
- e with no sews or other hogs at time of first loan: 56 percent
- h no sows or other hogs at time of last record: 46 percent
- sers entering RR program between March 1, 1936 Fetruary 28, 1937 receiving more than 1 standard loan by February 28, 1939: 38 percent
- important major purposes of loans as measured by amount of money loaned:
 (1) Current farm operating expenses, (2) livestock and poultry
- t important major purposes of loans as measured by percentage of borrowers receiving loan for specified purpose: (1) Livestock and poultry, (2) Current fam operating expenses

Borrowers loaned money for family expenses: 9 percent

Borrowers receiving some grants sometime between March 1936 and February 1939: 22 percent







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1 Les 1, 2, and 3

me-third of the 1.751 borrowers in the name latived in New England, ear and a proof took County, Maine, where another one-eighth lived. About one-fourth hand in tark and more than one-sixth resided in Pennsylvania. Nearly encentate lived at the States of Delaware, Maryland, and New Jerney which are hereafter referred to the Delaware.

program during the first period covered by the study (March 1, 1936 to February 10, 1937); nearly one-fourth entered the program during the second period (March 1, 1936) to February 28, 1938); and one-fifth entered during the third p-riod (March 1, 1936) to February 28, 1939).

of the borrowers for whom some recert of performance in farm and how many of the program was expected, a record was not available for 35 of the translation for 35 of the translation for 35 of the translation for 37 of the translation for 33 of the translation for 33 of the translation for 33 of the translation for 34 percent.

The relation between the period of the fund standard Lan and the drop was all the first loan to which the last record of performance application of the first can be a record of performance applying to the third crop year after the first loan, although see at the first period borroters have a last record applying to the first or account or year after the first loan or have no record of performance after only in the control have a last record of performance after only in the program during the third period cannot have a new or performance except for the first crop year after the first standard loan.

but had entered the program during the first period and the periodic reports to 1916 crop. From table 3 and supplementary data it is become that of the 26 between with last records for the second erop year after the first loan. It emeres the program during the early part and 19 entered during the latter part of the 1917 and 1918 crops, respectively while 115 entered during the second period and have a record of performance which covers the 1938 crops. If the 274 between whose last records a plied to the first part of the 274 between whose last records a plied to the first part of the first pariod and have records covering the latter part of the first pariod and have records covering the latter part of the first pariod and have records covering the latter part of the second period, and 62 during the tail pariod. Performance of the latter part of the second period, and 62 during the tail pariod. Performance of the latter part of the second period, and 63 during the tail pariod. Performance of the latter part of the second period, and 63 during the tail pariod. Performance of the latter part of the second period, and 63 during the tail pariod. Performance of the latter part of the second period which necessarily securing to the 1938 crop.

Thus of the 712 berrowers with a record of portamines after entry on the first and loss program, the last record covers the 1978 crop for 450 or 64 percent, the 1976 crop for 155 or 22 percent, and the 1936 crop for 102 or 14 percent.



The La-BORROTERS IN SATPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by Areas 1/

Borrower's Area	the same of the sa	: Borrowers receiving							
of residence	:	: first standard loan between							
at time of	: Total :	3/1/25-	3/1/37-	3/7/30-					
first standard loan	: Do mor ens.								
	: Number	: Number	: Number	fumber					
Arocstook 2/	: 213	43	67	5					
New York	: 433	237	93	103					
Pennsylvania	: 31.0	: 161	75	7.4					
New Faciliand 3/	: 585	: : 325	154	106					
Connecticut	: 45	27	11						
Weine, excluding Arsostook	3.82	1.08							
# ssachusetts	***************************************	36	22 	15					
New Hampshire	: 111	52	26	33					
Phode Island	de accessional action of the statement o	: 24	8	2					
Vermont	* 1.40	t 78	\$ 1	20					
D-Y-MJ 4		113	32	() () ()					
Lelwere	1 25 		: 4	:3					
Parviend		? :	and which is the second of the second of the	3 \$					
New Jensey	109	62 		t 29.					
Total, all Areas	. 1,751	: :	. 123	: 135_1					



(continued).-SONROWERS IN SAMPLE: Number and percentage of berrowers in sample classified by period of first standard RR loan, by Areas 1/

Borrower's Area	: Borrowers receiving							
of residence	3		andard loar					
Re Time of	: Total		: 3/1/37-					
first standard loan	SUGITA TIMES C.	resident the rather resident participation and the second participation an	CARROLL COLOR DE PROPERTO DE CARROLL APPRILADA.					
	: Percent :	rerent	Percent	: Tencent				
Arcestook 2/	: 100.0	66.2	31.5	2.3				
NOV York	: 100.0	54.7	21.5	23.8				
Pennsylvania	: 100.0	51.9	24.2	23.9				
New England 1/	100.0	45.6	1010	ر الله الله الله الله الله الله الله الل				
D-W-W1 4/	1.00-0	33.2	- 13	24.0				
Total, all Areas	: 100.0	55.8	24.0	20,2				

^{1/} Pariod of first standard loss is the poriod suring which first order are ER loan was authorized.

Fote: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.

^{2/} Avocatork county salms, was breaker as a semant a love broken on a semant a love broken on a semant a love breaker.

If Due to the large number of States in Region I and the limited number of sample cases in each, Connecticut, Maine (excluding Aroostook County), Massichusetts, No. Bergehice, Rhode I don't not you may be not to a free in the analysis and are referred to at the number of Area.

4/ For the reasons recollenge in soots to it the man, hardened, and here were treated as one Area and are referred to as the D-M-MJ Area.



formance after entry on standard RR program, by Areas 1/

a of	rum nomb a di nner sambane respensively masser d d p) } BOODSECTORY THE THE TOWN TOWN THE SECTION OF TH		y number of							
1	9	No record :									
	7		after first loan : :								
	9 9		On program: On program:								
Juni .	a 9	: less than :									
	: Total :		year or		9 4						
	Number :	Number		The change	27.00						
	TO THE PROPERTY OF THE PARTY OF	Number :	Number	: Number	: Number :	Number.					
2.1, 17.4	213	್ಷ ಮಕಾರು	54	; 31	: 71	57					
	433	32	230	: 65	32	74					
n jivania	310	23	200	. 42	23	22					
Nami	585	32	336	97	75	45					
	210	33	99	39	: 15	24					
(B) street	: 1751 ;	120	919	: 274	93.6	000					
	THE PROPERTY ASSESSMENT ASSESSMEN	The state which were an experience of the con-		A LOS OF THE PROPERTY OF THE PARTY OF THE PA	: 216 : Percent	222 Percent					
es deal	100.0	XXX s	25.4	: 14.6	: 33,2	26 ,8					
0/7	100.0	XXX	57 .3	: 16.2	8.0	18,5					
.m.sylvania	100.0	XXX	69.7	. 14.6	: 8.0	7.7					
Logierd	100.0	XXX	60.8	: 17.5	: 13.6	8.1					
torally.	100.0	XXX	55.9	22.0	8.5	13.6					
all innus	100.0		56.4	: 16.8	13.2	13.6					

port (Mil) wide the cyclic borrower in the county of the last farm and here you could for the first store of the borrower in the case of the last farm and here you not not after entry on the standard RR program. For example, a borrower whose first was noted by them farm in 1.56 and Au ust 51, 1.56 and chose last rise has not then 50 and Au ust 51, 1.56 and chose last rise has not then 50 and Au ust 51, 1.56 and chose last plan are dated become the rise first house of the borrower's last plan were dated become to show the last rise in the last rise last plan were dated between September 1.56 and they t 51, 1.57, the last record round have been 3 crop years after the last rise and they t 51, 1.57, the last record rould have been 3 crop years after the

of the second of

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Table 3.-BORROWERS IN SAMPLE: Name and personably of between the sample classified by period of first standard in toen in the analysis of between the standard losn and last available. rooted of performance abor entry on accordant of profit a, by Armen

Total, all:	Now Figure :	remand tening	Man York	: xconscork	4 92	loan :	standard :	first :	of	time :	at	residence :	OI.	1.00°	Borrower's:	
77.	(S) (D) (N)	920:		2	No.	0	: -WOT:	: -Tod:	:Total:	••	wo,			00	60	
11,751, 977,100.0, 56.7,	325:100.0:	161.100.0.	:0.00T: 262	141:100.0:	No. : Sot.	Total	42	40	0.0	••				40	3/1	
55.7	57	72.6:	10.	9	Constant of the constant of th	: Toan :	Part:	after:	:necord:	No .	la	firs		9	3/1/36-2/28/37	
12.0	151 0 151 100 100 100 100 100 100 100 100 10	~? · · · · ·		٠	Coto .	-	••	40	20	**	last record	first loan and	between	Crop years	28/37	170
7,1	12.9	O .	(C)		occ.	2	**	••	91	**	rd	and		. 6.3		J. Butt. Jan.
22,7,421,100.0	13,611,541,100,0	13.7: 75:100.0	31.2: 93:100.0:	40.5: 67:100.0:	Pot ino.	3 %	••	00	o a	# D	•	••	06	• •	(i) (ii) (iii) (ii	WOOL DANKENS SEALT COLL OF BARCALL
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50.0		4.60	520.4		0000	· Loan ·	THE T	after .	:record:	0	last	first	bet	Croi	3/1/37-2/26/38	24. ST.27
	14.9:	الما الما الما الما	20.4:		100	0.00	20	••	20	34	last record	first loan and	between	Crop years	86/98	かったの こ
27. 3. 32	2		17.2.	000	Pet.	N	••	0.0	• •	aa,	The second secon	10 · ·	6.0	6-1	energy and property and pro-	Į.
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40.6: 33	30.02	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	N 00 N	40.0:	Pot.	1-0	**	20			cord :		Tet :	Crop years: On	66/30	The statement of the state
ij w	W	N	γ2 (A)	- 1 5.20-6029	No	107	year	:crop	1-3	nent:		ue.rg:	pro-	000	T- STOCKEDISTRE	164

Period of first standard loss is the period during which first standard IR loss was sutherised.

borrower whose first plan was dated between Warch 1, 1935 and August 31, 1935 and whose lest plan was dated between September 1, 1935 and August 31, 1937 was considered as maving use last record 1 crop Jun. Citim in fig. Loan. If the same borrower's last plan were dated between Captember 1, 1937 and August 31, 1938, he the date of the last farm and heme plan filled out effer entry on the standard HH wropyen. For example, a would be considered as having the last record 2 erop years after the first loan and if the last plan to be between Santamber 1, 1995 and the last plan to be the last Wenter of oran years is determined by the internal between the date of the farm and home plant this protes by the borrower and the county supervisor of the time of application for the first standard to be not by the 土 じょいか かいい

A.-FTATUS: Number and passembers of bouromers elem died by status of February 28, 1939, by penied of films condend fil loan

Status of borrower ca		le l'a	: first sta	andord low	r meek bring and Joan be meen 2737 - 1371/28		
	: Number	Regeset	: Parcont				
No consumbation of the superior		56.0	2 Strain Strain Strain Strain Strain		Survey Res Parket Parket St.		
<u> </u>	1 346	: : 3,2	a a	7. L.	o. á		
of first lean	: 40		: 28		5.8		
After period. of first loan	e e e e e e e e e e e e e e e e e e e		E E . The section of		Stagen men		
1 active 3/	202		e 9 5 Antonios anno antonios de la reconsista da				
The state of the s	S FOR	: 100.0	: 200.0	LOOLO 3	100.0		
ic ar report		TOO TOO	9	and the second s	353		

^{1/} A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inctive.

A comparable table is also available for each age; in the Region

Righty-six percent of the berrowers were still retire as the close of the period of study (February 28, 29.9); 8 percent were paid up and the L.T. ce of 6 percent were inseture. The majority of the period ap and is rive borrowers had a noted the propress during the filtred period. Two treat of all becovers paid up during the same period the first lean was coived and did not come back for another lear.

Name of the 144 paid-up becrowers but 34 of the 102 mastive berrowers are liquidated by a public sale.

A borrower was considered paid up if the amount repair to FSA equalized as exceeded the amount received, unless the case had been classified as inctive by FSA.

A borrower was considered inactive if classified as such by FRI.



status on February 28, 1939, by Areas

The same of a mercura	•			rower's			
or february, 1730	berre			York			Designation of
 Strates and documents and estimated standard control of control	DESIGNATION AND THE PROPERTY OF THE PARTY OF	The average from the company of the company	AND THE PERSON NAMED IN COLUMN	ESTABLE CONTROL OF THE PROPERTY OF THE PROPERT	SCARLE PROFESSION - NAC LINE TO PROBLE	BIRTE	depoint NO. CO HIS Value of ROT
.ctive 1/	: 1505			: 84.8			_
Paid up 2/	: 144	8.2		: 6.7	: 8,0		: 6.7
During period of first loan	: 40:		8 8 6,1 8	: : 1.4 :	: : 1.9	: 1.9	: 1.9
After period of first loan	: 104		3.3	\$ 5.3	: 6.1	7.7	
Amotive 3/	: 102	: 5.8	5,6	8,5	: 3,2	3.8	i 10.0
20011	1 111	100.4	130.0	, - 1 · 1	(110.0)	1200.0	33,00
OF THE PART OF STATE	13331			Ř	1 110	385	1 =1:

borrower was considered active if the amount repaid was less than the trunk received from FSA and the case was not classified by FSA as inactive.

The day reject is and transport county win has the largest proportion of pale up to the set of the largest proportion of the proportion of

The 9 paid-up becomes impedited of milite wile more distributed on 6 to 10 Memory 15; Pennsylvania, 2; New England, 1; D-16-NJ, 1. Of the 34 inactive bornment so distributed, 1 km in apposited; County, 12 mass in how York, in France in the D-16-NJ Area.

A borrower was considered paid up if the amount reptid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive to the

Mark borrower was considered inactive if classified as such by FSA

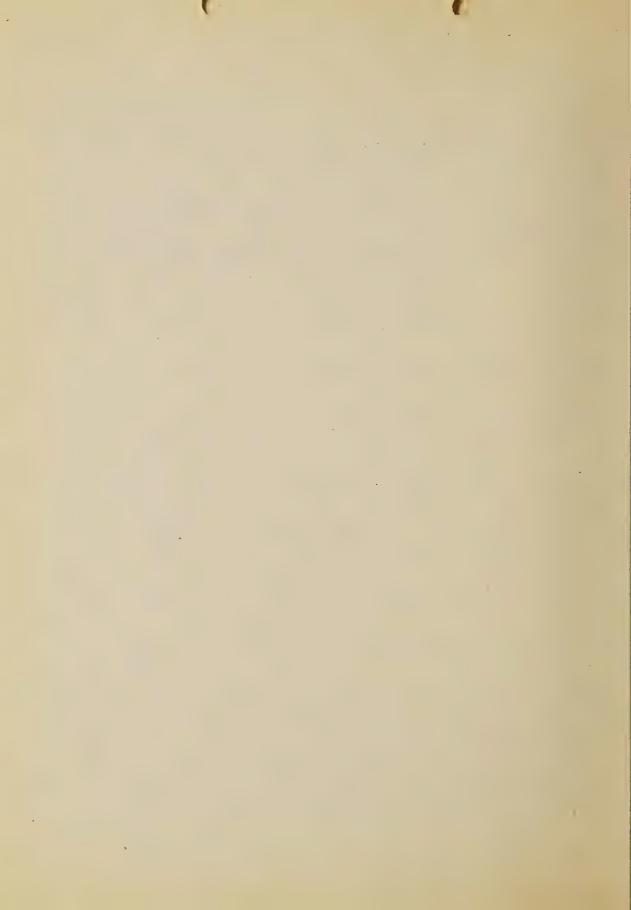


Table 6. - ACE AND SEX DISTRIBUTIONS Number and percentage of all persons in beassaided of borrowers at time

							The country of the product of the country of the co	The second secon	100.0	William of porsons
	£3	\$50 \$100	63 63	3i 0 3i	<i>t</i> 3	€, 6°, € }~.13	المسية - الا المسية	اسز ق ص	és O	SS and over
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	2	Ç.						Y C	200	**
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	បា បា	20	₩ © ©	#0 P2	\$0 60	(C)	<u>ග</u> භ	6.7 ©	16.3	10 to 24
	- F			1 - A		· · · · · · · · · · · · · · · · · · ·	1 . ·			95
	ofference of the second states	The State of the S	C C T	To A	Personal designation of the second se	200	The Contraction of the Contracti	7-4 C(2)1	030	E = 0.5
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	, CC	ال ال الم	ing ing o e/3	A. 6	© .	©	0	చ్	10,5	Under e
12 48 93 1	s : Females Total : Male : Female		Total: Ms		900	\$2 	P. The state of th	The Property of the Board of the State of th	Legoli	standard loan
		100	-			÷				Ċ

Enclusive of 168 persons whose age was unlinewed.

Elemination 1,742 hacrosens reporting or anti-form stated interfesting out of the 1,761 personant in the study

and the second of the control wealth in the control of the control



Tible 74. ACE AND SER INCOME TO THE COLUMN TO A LOS AND SER BY Areas of borrowers at time of first standard RR loan, by age and sex, by Areas

Age at time of first	_	0161-1. 0161-1. . 231-3	2 88						
standard <u>loan</u>	: Dotel :	\$1.0 185a	t de Mai	iotal	: Male	: Freston		: Late	
Under 5	10.5	5.4	5.1	37.7	5,0	5.0	10.1	5.6	4.5
5 to 9	13.0	6.9	6.1	12.6	6.4	6.2	13.1	7.4	5.7
10 to 14	14.9	7.7	7.2	13.9	.7.5	6.4	15.5	7.9	7.6
The second and the second seco	2.9	1.5	Ju o 4	2:4	ing deg Carl Practice	1.3	3.2	1.6	1.6
Total, under 16	19 £ 3	25.05	19.6	1.0.6	20.3	7 (g ()	(1.5)	22.5	110 11
16 to 24	16.3	9.4	6.9	20.5	12.2	8.3	15.7	8.6	7.1
25 to 34	10.5	5.2	5-3	10.7	5.7	5.0	9.7	4.6	5.1
35 to 14	13.2	6.6	6.6	10.2	5.2	5.0	15.3	7.7	7.6
45 to 54	10.4	5.9	4.5	10.0	5.0	5.0	10.4	6.0	Lock
55 % 64	5.3	3.1	2,2	4.9	2.9	2.0	4.4	2.5	1.9
65 and over	3.0	1.9	1.1	3.1	1.7	1.4 .	2.6	1.6	1.0
Total	9,0000	52.6	16.4	100.0	53.5	46 mil.	200.0	50 35	Marine S. C
Number of persons reporting age 2/	: 8,	193 2/	A Consequence of the consequence	dia dia dia majoraka ter possedikanan	,116	55 32 69 65		2,018	aprijecto di Longita aprilima da se prima de sense de se

^{1/} Total includes all persons for whom ale was known, regardless of whether sex was known.

Pennsylvania had the largest percentage of persons under 16 in bouscholds of borrowers while Arcestock County had the largest proportion of youths aged 16 to 24; the 1-44-17 Area had the suchlest proportions in both of these groups. Differences arong Areas were not marked for males aged 16 to 64. In each area, as in each period, the man of thumbered the woman.

^{2/} Twelusive of 168 persons whose age was unknown.

^{3/} Dased upon 1,742 Lorrowers reporting age data for household manbers, out of the 1,751 borrowers in the study.



For Administrative Use Only Region I

Table 70.-AGE NID SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard Rat loan, by age and sex, by Arman

Aje at time of						bor owers			The second second
first	Pennsyl	- well-antimorphist amount	SECURITION PROPERTY AND PROPERT	OF A CONTRACT CONTRACTOR AND ADDRESS OF THE PARTY OF THE	നുവിച്ചവർ	TOTAL PROPERTY AND PROPERTY AND PROPERTY AND PARTY.		الكالجيا	Secretaria de Santa de Calenda de
standard loan	1/: Total :		:Fenale:		Maile	: Ferale;	I/: Total:	lale;	Pereic
And the second sec		Pet	Pot.	Peto	Pote	Pous	Pct.	PCts	Peter
Under 5	11.5	5.7	5.8	10.3	5.6	4.7	9.1	3.9	5.2
5 to 9	13.8	7.0	6.8	12.9	6.9	6.0	11.9	5.9	6.0
10 to 14	14.8	8.2	6.6	15.3	7.8	7.5	13.9	6.7	7.2
15	2.9	1.8	1.1	2.5	1.4	1.1	3.8	1.0	Jan Service
Total, under 16	43.0	22.7	20.3	42.0	21.7	19.3	38.7	17.7	Park 6
, 16 to 24	16.2	9.2	7.0	15.7	9.5	6.2	14.54	7.5	6.9
25 to 34	12.1	6.0	6.1	10.3	5.2	5.1	10.5	5.0	5.5
35 to 44	11.2	6.1	5.1	13.4	6.3	7.1	14.8	7.3	7.5
45 to 54	9.9	5.0	4.9	10.4	6.4	4.0	11.6	6.7	4.9
55 to 64	5.2	3.1	2.1	5.7	3.4	2.3	7.1	4.4	2.7
65 and over	2.4	1.6	0.8	3.5	2.3	1.2	2.9	1.9	1.0
Total	100.0	53.7	46.3	100.0	54.8	45.2	100.0	50.5	49.5
Number of persons : reporting age 2/:	1.0	42			2,597	Called Street,	THE BOARD OF THE PARTY OF THE P	920	and the second of the second o

^{1/} Total includes all persons for whom age was known, regardless of whether sexwas known.

^{2/} Exclusive of 168 persons whose age was unknown.

^{2/} Based upon 1,742 borrowers reporting ago data for household numbers, out of the 1,751 borrowers in the study.

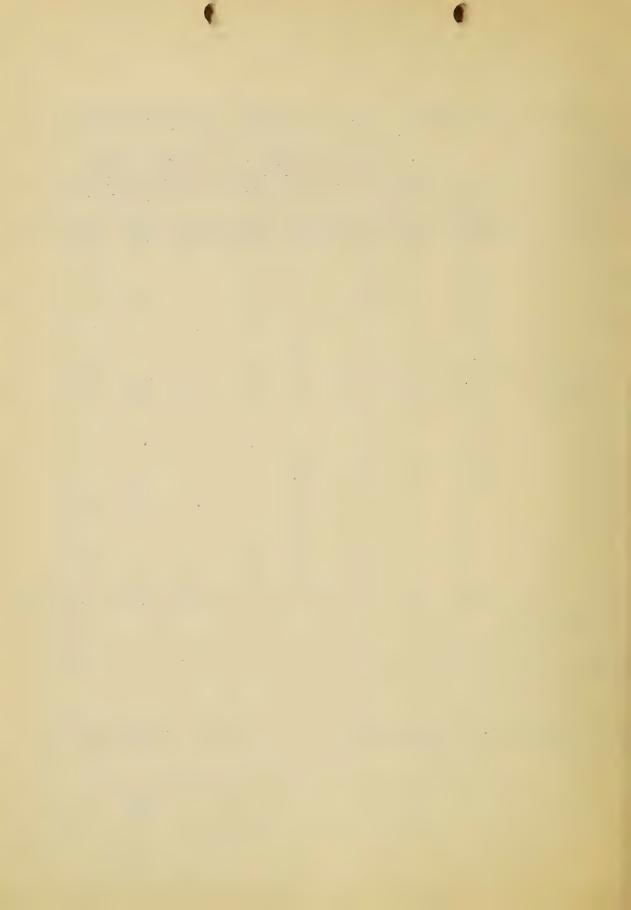


Table 8 - STAN OF in AMERICA and a literary of borrower of constitue in the state of the control of the control

Number of presonal in household at time of first standard lean	Total.	: 01.00 000 : 07.00 000	1.2/31/28	3 betr 31. 1 3/2 / 10 / 1
1	57 : 3.4	* *		5000 / 1000 tone 1 and all
		A de de la company	12.6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
and the second commence of the second commenc			19.0	26 4
e				
12	277 : 25-3	: 160	: 14.0	: 37.6
E secret programme	197 : 11-3		22.3.	· :
e en	149 : 855	t 89	8 <u>8</u> . <u>3 </u>	1 1 1
A CONTRACTOR OF STREET CO.	and the second of the second o	a de la company	6.2	Andrew State of the state of th
The state of the determination of the state	64 : 3-7	i4.0	4. 0	
10	ramen selection was it still from a consensation when the cold or what takes the selection of the selection is a selection.	2 2 2 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	1.0	2 8
11 and over		S. C.	a more and a large many	n National State of the Conference
Total .	Chooring XXXX	100.0		100 0
Number responding	1.1.2.748	273		260)
	T.			
of parsons in household i			4.5	2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3

Note: A serparable vable is also writable for each Area in the Region

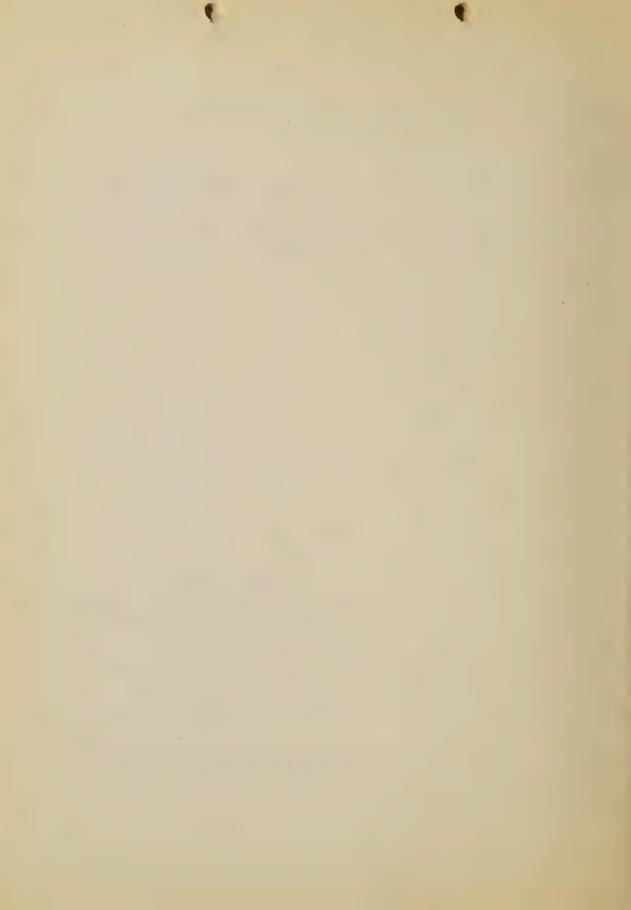
The median size of household was 4.9 mersons. The medians decreased from 5.0 persons for third to a sold to 4.8 persons for third the riod begrowers. Families of 3.4, and 5 persons made up 90 persons of the total, while those of 1 or 2 person, were 16 percent and those of 6 or more persons were 33 persons of the total.



le 9.~STIE OF : OUSEHOLD: the ber and parces and of bour wors classifing by mucher of persons in reschold at the first standard RR luan, by Areas

Nuber of persons	andres onclosed expectations	THE TEST PROPERTY.	2 B		Arro of	ra idon	CAG:
in household				t time of			
		el .		i No i s		8 '8W	9
rs standard loan			: Arcos.	Youk :		: Ing.	
	S AN CASA AND A	THE STATE OF THE S	STEFFUCIIU Communicamentamentamentamentamentamentamentament	TOTAL STATE		P. CEID	RELCENC
	: 57	3.8	: 3.3	1 3.0	39	: 5.0	: 3.8
	: 2:2	12.7	: 8.9	1220	13.3		: 3.7.1
2	2 3 15	17.5	: 17.7	17.9	15.2	: 17.3	: 20.0
	3 M	37,2	: 11.3	17.	18.7	: 15.7	: 16.2
	2 2 7	15,8	: 15.0	106.3	15.5	: 15.4	\$ 14.8
	2 2.07	12.3	: 16.0	9.7	12,6	: 3.8	: 11.9
· · ·	1.9	8,5	: 8.5	100	10.0	s 0.5	8.6
	. 10	5,1	: 6.6		£.5	: 4.08	3.8
	o E - Á,	3,7	: 5,6	9.	2.9	: 4.1	: 1.4
12	0	2.3	: 2.3	. 2,	3.5	: 2.1	N was success
am. over	36	2,1	3.8	0.0	1.9	: 4.2	2.4
A Charles - Standards Custode 3 of color on succession from the accession for the color of the c	PARTITION OF THE PARTIT	3.00.0	:100.0	COO and	100,00	\$1(0,0	10.0
Der reporting		43	: 213	1 432	30.0	: 123	\$ 210 ·
ber not reporting	Politimariii (Salaini	Julius - separateles and ste	Control of the state of the sta	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	And the Columbia State of the Columbia State	2 2 2	\$ 100 cases
ian number of per-	b b continuous paramana		\$ \$ 5,6	2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	a samuela care	: 4.7	: 4,6

Arcostook County had the largest how choles with a median size of $5c^5$ permans, while the D-M-NJ area and the small statis a median of 4.6 persons.



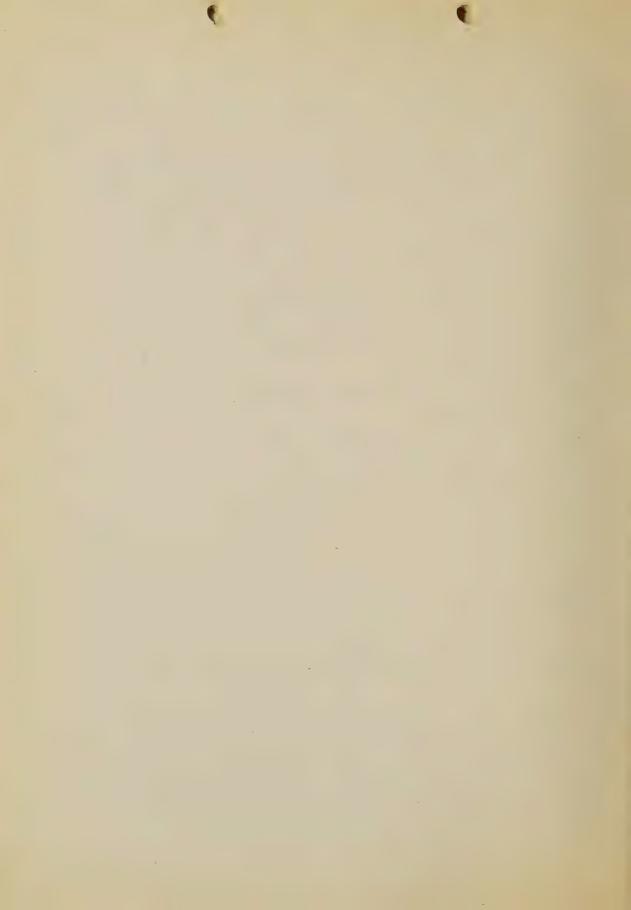
classified by family composition at time of first standard RR loan

Family composition at time of first standard load	A ()) /] () ()	promption of the prompts of the con-
	1	Number	Percent
Normal families	00	1,489	86.6
Husband - wife; 2 persons	9	182	: 10,6
Husband - wife, 1 child under 16; 3 persons	98	143	8, 8,3
Husband - wife, 2 children under 16; 4 persons	000	145	8.4
Husband - wife, 3 or more children under 16; 5 or more persons	00 00		17.6
Husband - wife, 1 or more persons 16 or older; 3 or more persons	5 ·	204	11.9
Husband - wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	04 90		0.00
Husband - wife, 2 or more children under 16 and 1 or mere persons 16 or older; 5 or more persons	* 0	361	21.0
Broken families 1/	S	140	8.1
Nonfamily types 2/	30	92	5.3
Total reporting	\$ 0	1,721	100.0
Number not reporting	- M -	1 1 1000 8 20 0 20 0 10	30

1/ Male or female without spouse but with 1 or more children.

5/ Single head only or single houd and another person or persons of same sex.

Normal families, those with husband and wife, were characteristic of these standard loan borrowers, as all but 13 percent were of this type. About two-thirds, 64 percent, of the families were normal families with 1 or more children under 16. Forty-two percent of the families had 1 or more persons aged 16 or older in addition to the husband and wife. Thirty percent contained a hustand and wife children under 11, and also become usually children - aged 16 or older. About one-tenth of the families consisted of only husband and wife.



of housekeld head at time of first standard RH loan, by Areas

Age of the second secon		otel	Security Security of the Secur		iirst s	tandard: New	loun ; D-N-N-1
BHILL	54	3.1	: 3.8	2.3	. 4.6	3.6	: 1.0
g to the	313	: 18.2	: 18.5	: 16.9	: 24.8	: 17.1	e Thok
: 4 A	518	30.3	: 23.7	: 36.6	: 28,6	28.1	31.5
p 54	; 490	28.5	: 28.4	: 29.7	2 24 s. L	29.0	30.6
81000	: 244	: 14.2	: 17.5	: 10.8	: 13.7	14.6	2.7.27
over	98	5.7	: 8.1	: 3.7	3.9	7,6	4.6
The state of the s	I XXX comme	: :100.0	:1.00.0 :1.00.0	300.0	:100.0	100.0	100.0
the product	19	19.	• · · · · · · · · · · · · · · · · · · ·	\$ 11.84		960	300
not reporting		34	: 2	: 6	: 3	22	1
260 01	Barress repartmentation in discus	Library Comments	: : 16-4	e e 43.4	: 42.2		e de la companya del companya de la companya de la companya del companya de la co

median age of borrowers was ever 44 years. Three percent were under 20 percent were aged 55 and over. Pennsylvania had the largest percent-

UJ or Now England area. Pennsylvania borrowers were the youngest.

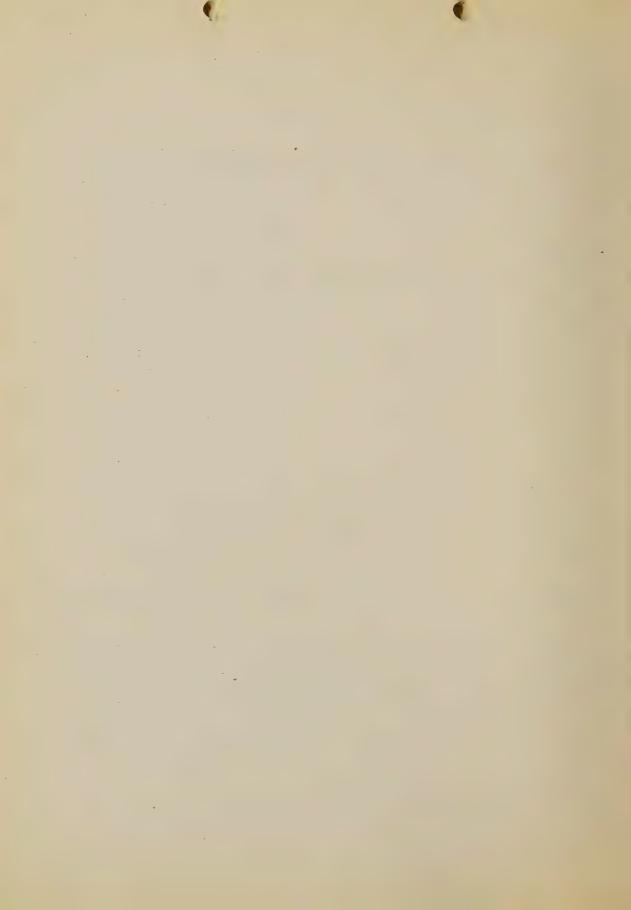


Table 12.-ELUCATION OF STAD: Number and percenture of borrowers classified to highest grade of school finished by household hand at time of first standard RR loan, by Areas

us 18 de para de Later à descentif que l'afficientempers aumaisse, qu'april parametrisse house de l'april s'april de la later de l'april de l'a	6 The allignments of the last Albert August 2006, 17 (1977-20) 2.7	William appearance William School Selected Appearance of	s Born	rower 3	Area of	residence	
Highest			at i	time of 1	first sta	andard le	
grade	Tot			: New		New	F
finished	humber	with more of as to a 3 pt diplome the contract party.	:Aroos	CHAIR DIE WILLIAM THE PARTY OF THE	repart of attended to the substitute of the subs	Eng.	
6	Team Doz	41 C R 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	e magaulinergay this own value to	A COM CONTRACTOR	and the second s	A COLUMN TO SERVICE SE	2
None	31.	2.3	: 12.7	0.9	0.4	1,2	0,5
1 to 3	37	2.8	7.5	1.2	1.8	0.9	6.4
4 to 5	87	6,6	: 11.6	: 404	7.6	3.2	: 10.6
6	82	6,2	8.1	7.3	2 5.4	e 4.7	- bA
7	95	7.2	6.9	6.1	6.1	5.6	13.8
g	562	42.3	23.6	: 50,2	56.0	: 36.9	35.2
9	107	8.1	6.9	: 6.4	6.8	14.0	3.2
10	63	4.8	3.5	: 4.7	: 3.6	: 6.4	4 ,8
11	26	2.50	1.2	3,2	. 1.1	2.6	0.5
22	135	10.2	: 11.6	10.4	6,5	: 13.7	2 17 t
13 or more	100	7.5	\$ 6.4	5.2	: 4.7	: 10.8	11.2
Total	XXX	100.0	:77:50	:100.0	:100.0	:100.0	100.5
humber reporting	To a serve deserve and a s	325 	: 273	2 to 344	2 278	342	: 189
Number not reporting	englass-weight grant and was into responsive hospitalism	426	2 450 2 450	\$ 89 50 000 000 000 000 000 000 000 000 000	32	243	of the second of
Median grade finished by household head	and the state of t	. 8.6	: 8,1	8,6	8.5	8.9	2 8.3

One-fourth of the household heads did not complete the eighth grade; 42 percent stopped at the end of the eighth grade or stopped before completing the minth grade; 18 percent completed at least the twelfth grade. Might percent were reported as completing 1 or more years beyond the twelfth grade. The median grade finished was 8.6. The New England borrowers had the most schooling; less than one-sixth of them did not reach the eighth grade as compared with about one-fifth in New York and Pennsylvania, three-eighths in the D-M-NJ area and about one-half in Arosstock County New England had more than twice as large a proportion of borrowers who had complete 12 or more grades as did Fennsylvania; these represent the two extremes with respect to such advanced schooling. Aroostook County with a median of 8,1 grades had the lowest median and New England with 8.9 grades, the hi-hest.

The education was not reported for almost one-fourth of all household heads: We

: to were most incomplete for New England.



to 13.-ELUCATION AND ACK OF Head. Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard RR loan.

				A: E	उद्देश दिल	d		
grade	: Total :	16 to	:25 to		:45 to			
finished	: borrowers;							:Unknot n
provident in the condition of the All and	: Number	Humer	Mumber	: Nuabor	: H unber	: Number	Number	i kumber
and the same of th								
	37	1	3	9	. 10	: 8	5	
	87	6 වගග 8	: 5	26	33	: 13	ē 5	8 0 AL 150 TO 8
	, 62	. 1	: 9	: 52	17	: 17	• 5	1
	96	2	: 20	: 41	23	. 3	e 1	
	: 582	: 16	: 110	. 173	153	. 75	29	. 1
	: 107	: 3	: 28	30	31	: 13	2	
	6	<i>p</i>	5		:			
•	: 26	4	, 12	; 3	: 3	: 4	6 60 60 F	, z==
	: 135	13 :	35	: 40	25	: 16	: 7	2 20 22 20 6
or more	: 100	: 1	: 23	: 31	; 26	: 12	, 6	: 1
nown	426	; 6 :	: 52	: 103	; 130	: 72	: 31	36
'otal	: 1751	: 54	; 313	: 518	490	244	. 08	35
finished by household hoad	0 6	100		: 8,5	3.5	. 8.5	: 8.4	*

edian not computed on a base of fewer than 50 cases.

Me: A comparable table is also svailable for cach area in the Region.

This table shows the relation between age and education. The median grade nished is highest for the youngest heads, but from age 35 and older there is the difference, on the everage, by 10-year periods.

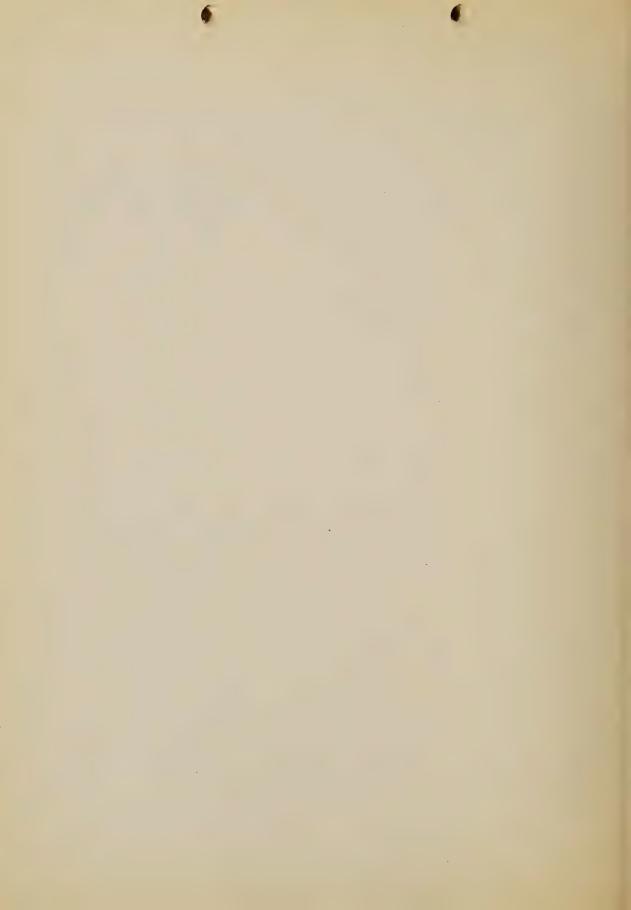


Table 14. Will Bill OF 1914 YOU AD IN HOUS HOU.: However and persontend of being words classified by marber of hells youthe (nonbecis) aged 1. we 1% in household in these of likes standard of land spends of the first standard of

Number of and	To:		: 1 moi st : 3 1/00 - : 2/25/37	: 3/1/37/-	t between : 3/1 38
provide particle and approve the fit of the section to	A SECTION	5 50000	Person		Her ert
None	2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	101	1	1	- 712 E
1	il Barriera sur material de la companya	i Dia Janeare and a mandala and a state a state	3 3 maries 20 17 minutes		h 2
=			i for		
3 or more			1 200	1 2.7	6 11 11
Total massacent va		3.001.0	100.0		e 100, C
Number reporting	St.	701.	3 2	e e ganasa ar inna a Salasa Sanasa an an anasa.	£
2 1 400010 10 10 10 10 10		LE I	The second of th	3.5	o o o o o o o o o o o o o o o o o o o

Note: A comparable table is also available for each Area in the Region (5k-3)

Table 15. - MUPRA OF MAIN ROUSES IN MOUNTAINING to be need percentage of borroome classified by mader of male youths (nomehous) need 11 to 24 in household st time of first standard DR Loans by Areas

Number of	P	the second second second			Arda hi		
male youths:				W. 10. 2.	Pirslags	ranged Be	03.3
e, ted					7 3		
16 to 24					Penn		term spage as a regional off in their mothers. In
	: Numi ens	Herroen's	- Surgant		-Perosni:		:Porcent
None		70.1		en grand gra	on the recognition of the second	Funda (1) B	A Charles when
	2 350 a	23 3		: 20.71	1 13-6	: 11 20 51	2 21/16
	170	6.9	34. 2	: : 3.9	6,2	6 0	\$ \$ 2.
3 or nore	. 32	1.9	2.4	1 1.6	1 2.3	2.7	0.5
Total		2.00.0	100.0	1 100°C	: 100.0	100.0	: 400.0
_ D0			7	4			
Number not	Pi Pi			92 90 20% 26 26	0		

(5000)



- Administrative Use Only gion I

Table 16.- TAMES ON FARM: Number and percentage of borrowers classified by number of years resident on farm to be operated during crop year of first standard RR load

Years on farm	8	Andrews and the second of the second of the second of		
to be operated	o P	Total	borr	OWENE
Less than 1	6	Manber	o o	Percent.
naaa edsu T	0	253	9	17.9
l but less than 2	ĕ	3 70	0	
and a monthly through the	0	153	:	10.8
or more	2	1007	q	577
		mark or S.	·	71.3
otal, reporting	0 0	143.3	2	1.00.0
lumber not	The second	Andrew Street or Street Street or Street	TO STATE OF	To be the Control of
reporting	20	338		

Twenty-nine percent of the borrowers had lived crop year in which they received their first standard loan:

18 nercent had been up the last standard loan:

er confarm. Information concerning years on farm was not known for 19 percent of the borrowers in the study.



Table 17.-TIMES CHANGED FARUS: Percentage of borrowers classified by number of times changed farms since first standard RR loan and before February 28, 1939, by period of first standard loan 1/

Number of times	. Borrowers receiving first : standard loan between							
and the state of t	0	2/28/37	2/28/39					
			: Percent					
	6.	83.0	87.8	97.4				
	9 9 84	14,8	10.7	2.6				
	ě	C.	3					
		0::	à ≟					
l or more	£ .	0.2	ම් ම් සිත ගැර ගත	है क टन्स्कटा				
lotal		100.0	: 100.0	100.0				
Number reporting	6 6	927	415	351				
Tumber not reporting	1	50	8 :	2				

1/Instance as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total noves between the time of receiving the first standard RR loan and February 28, 1939.

Note: A comparable table is also available for each Area in the Region.

About one-sixth of the first period borrowers changed farms I or more times after entry on the program and before February 28, 1939; most frequently there was just I change. Twelve percent of the second and 3 percent of the third period borrowers had changed farms.

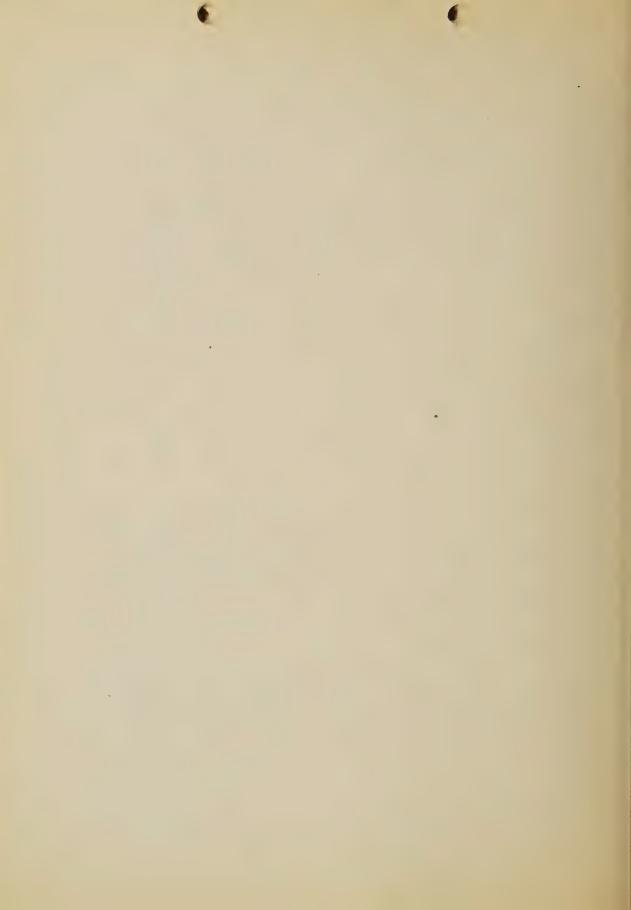


Table 18.-TENURE STATUS YMAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

A gray distribution of the control o			agranguri, plu gynngggggggggggggggggggggggggggggggggg	and the state of t	processing the second s			
Tenure status	e °		Borrowers receiving first standard loan between					
year before	•	-	CONTROL OF THE PARTY OF THE PAR					
first	: Tot	al	: 3/1/36- 1	and the second	22 2 2 2			
standard loan	i beine	wers :	the same where we have a second	2/38/38	SECRETARY AS A SECRETARY OF SECRETARY			
	: Delice	better : Percomb :		encer:	Percent			
	7							
Full owner	: 996 :	57.3	58.8	63.2	45.9			
4 ar Santhagailleathach ceanthagan fil na ann, hi fhriannach agus Arangasta paige na Albanda Christian Santai	-		6	3				
Part owner 2/	: 118	6.8	5.6	6.9	3.0.0			
Published Andreas (Andreas Andreas And	0		9		,			
Tenant	: 479	27.5	: 28.0	22.0	32.9			
A description of the proportion of the contract of the contrac	David and The Andrew Springer and Andrew States of the Sta	0	at a					
Cropper	: 17	1.0	: 0.9	: 1.7	0.3			
Hired or unpaid	©	eripyn-englengen villegen en felder i Erichte Felder i State for de State for State fo	BO-BROOMS C-C-CARBONIA	0				
farm laborer	: 82	: 4.7	: 4.0	: 3.6	8,0			
All the body of the second second of a subplement of the second of the s	A A	5 .t	Commission of the Commission o	2 0				
Nonfarm	: 47	: 2.7	: 2.7	: 2.6	2.9			
(5) F Suff & B Sin No. 10 か (3) 3 CDDSdeSt CDBB-stop LetD (FC 2010 consumer well blocker. Analysis set P 2010 consumer No. 10 consumer No	B	ing prominent in a simulation of the state o	40 An analytic and an analytic analytic and an analytic analytic analytic analytic analytic and an analytic analyti	The state of the s	25			
Total	: XY.X	1000	: 100.0	: 130 0	100			
The state of the s	the same of the state of the same of the s	Company of the control of the contro	the second secon		1			
When the same and the same	7 7	120	: 971	: 418	: 350			
A COMMENT OF THE PARTY OF THE P	: 1.	22	a managed in the second	the contract production to the contract of the	tige amenimum bestämmet vaarsettiinin. E			
Number not		12	. 6	· 3	• 3			
reporting	Manager and State and Stat	12	A CONTRACTOR OF THE PERSON OF	A second	A CONTRACTOR OF THE PARTY OF TH			

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each Area in the Region; a table showing the type and length of lease is available for 118 borrowers reporting lease data out of the 614 borrowers who rented land.

Almost two-thirds, 64 percent, of the borrowers owned all or part of the farm operated during the year before entry on RR. About 28 percent were tenants, 1 percent were croppers, 5 percent were farm laborers, and 3 percent were not in agriculture during the major part of the crop year. The percentage of borrowers accepted who were owners decreased from 70 percent in the second period, the high point, to a low of 56 percent in the third period. The percentage of borrowers accepted each period who had been tenants varied from 22 to 33 percent. The percentage of borrowers who had been "nonfarm" was relatively constant, while the percentage who had been farm laborers increased from 4 percent in the first and second periods to 8 percent in the third period.

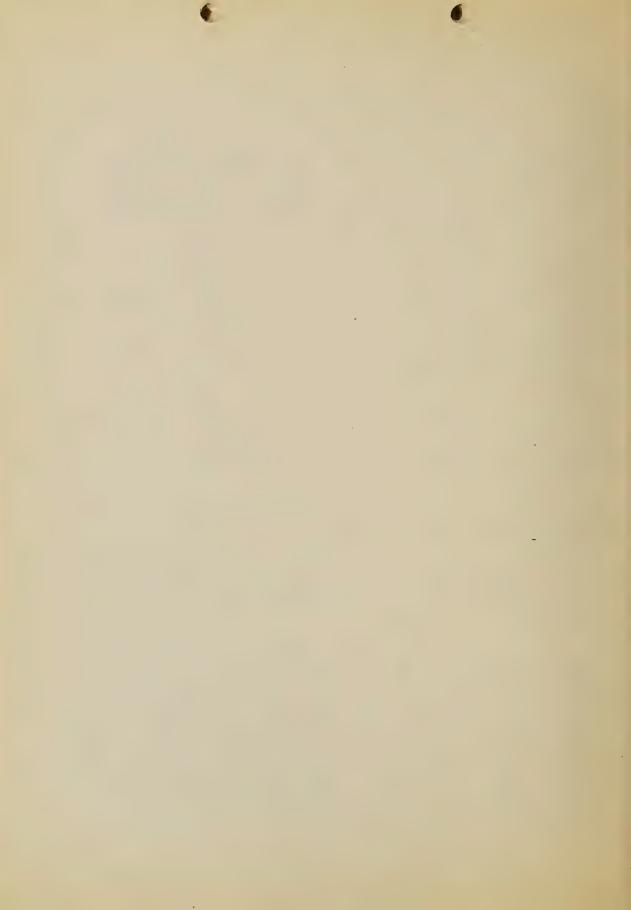


Table 19.-9. The ST has Well to The Run to be the Aurent Survey is a factor of the State of the Aurent Survey of the State of the State

Tenure status year before first standard 1	: : Pota : Lorre			ing of i	rea of re liret star	dard los	
de places, descendinguisses applications, descending (1) — 4 = 15 (27)	LOCAL OF	15. 39170	Persont	3	t sout		202
Full owner	996	57.3	74.7	52.8	43.4	63.2	53.2
Part owner 2/	118	6.8	3.3	7.9	7.8	7.4	4.8
denant	479	27.5	16.7	30.0	36.9	22.2	34.
Gropper	1.7	1.0	din duanti	0.9	1.9	OMMOTT?	3.0
Mired or unpaid farm laborer	82	4.7	4.3	4.7	6.1	5.0	204
Nonfarm	47	2.7	1.0	3.7	3.9	2.2	1.9
15012	EXX	100.0	100.0	100.0	100.0	1 2 cl	100
Number reporting	1	,739	210	430	309	581	209
Number not reporting	in the state of th	Des		P ^{TQ} W white the second secon	To	ly	6-12 20 40,1-13 nuvil 2000allangibraserve-redikk (1)

^{1/} Tenure status is that held during major part of crop year before first standard RR loan.

Note: A table slowing the type and length of loase of militable for the U borrowers reporting lease data out of the 614 porrowers who rented land

Owners new cost free set in appositual towery, so a All property becomes evened all or part of the furm operated during the year before the first stank of local and contract to the form the least frequently. Tenants were most numerous, 37 percent, in Perussylvania where the parcentage was there than twice and a part in appoint county. Pennsylvania had a larger proportion of farm laborers than did the other areas. "Handam" because sounded from I percent in A post of County to 4 percent in both New York and Pennsylvania.

^{2/} A part owner rents part and owns part of the farm operated.

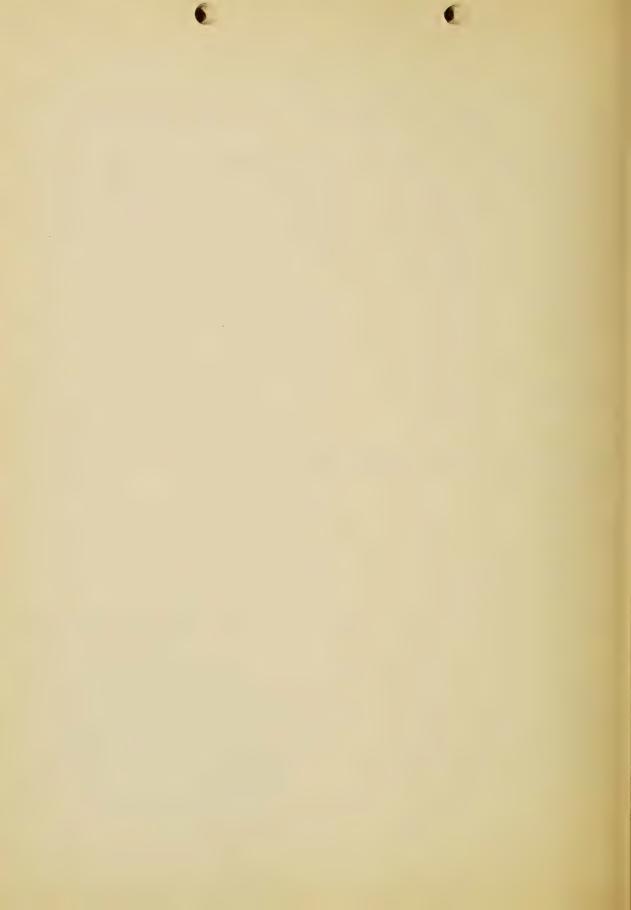


Table 20.-TENDRE STATUS LAST RE RECORD: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

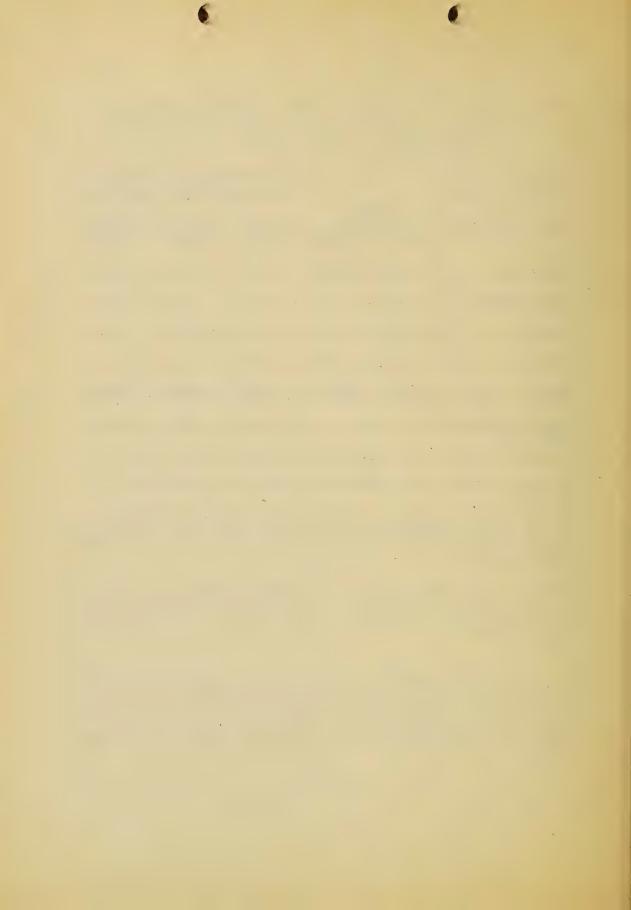
Tenure status :	: Borrowers by number of							
during last year:			crop years after first loan					
of record :		tal	2					
after entry on RR:	Calling or the Control of the Contro	PARTY PERSONAL PROPERTY OF THE PARTY AND	: 1 year	war dure a mark	3 Vears			
r.	'hunber : ercent :		: Percent	: Percent	: Porcont			
Full owner	391	60.4	52.7	70.2	63.0			
Part owner 2/	56	8.7	6 • 8 4	6.8	11.0			
Tenant	198	30.7	39.7	23 0	26.0			
Cropper :]	0.2	0.4	P Charles of Property of the Charles	A Proposition of the Proposition			
Total	XXX	100.0	100.0	100.0	100.0			
Number reporting	646		274	191	101			
Number not : reporting 3/ :		66	R D THE THE BASE AND THE	25	41			

^{1/} Tenure status is that held during major part of last crop year of record.

Note: A table showing the type and length of lease is available for the 62 borrowers reporting lease data out of the 255 borrowers who rented land, exclusive of the borrowers with no record after entry on RM program.

Fore than two-thirds, 69 percent, of the borrowers were full or part owners during the last crop year for which a record was available after entry on the RN program; 31 percent were tenants. The percentage of owners was largest for the borrowers who had been on the program 2 years and smallest for those on the program 1 year.

^{2/} A part owner rents part and owns part of the farm operated.
3/ Lay include an occasional borrower with other than farm-operator status but exclusive of 1,039 borrowers with no record after entry on RN program.



pable 21. TPNURE STATUS YEAR SEPORT IR Nº LAST ER LECOFD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard ER program 1/

Tenure status	Shared Shared Salaran - 1.4 (1.48 - Marthage 1.414 - Mart	Borrowe	ru by tenu	re status	Turing L	ast year
year before	*	2	of record			
first standard	: Total	; Full	: Part	Andrew College Address of the College Andrews		: Un-
loan	:borrowers	: Owner	COMMON S	; Tenant	I will a new to produce the production of the same of	of the first and the first of the second section for the second section for the second section
The second secon	: Minioti.	Number	: Kunbor	: Auguer	: Number	: Nu.ber
Full owner	; ; 415	347	17	14	@ # ***	37
Part owner 2/	: 54	7	36	2	<u>ಪಾ ಈಶಿ ಕನಾ</u>	' 9
Tenant	: 199	22	- 3	153	1	17
Cropper	: 4	ens etc etc	⇔ ∞ ∞	4	ක්ෂය	es == ##
Hired or unpaid	23	7	800	14	දකුණා මේ	2
farm laborer	8					
Nonfarm	: 16	8	⇔ ∞∞ ~	7	ಕ್ಕಾಯಿಂದ	1
Unknown	: 1	100 mm mm	Çs der NO	1	నా ఉందాం	⇔ ma. sp
Total 4/	712	301	50	198	1	56 erse commencement (see trade and section of section and section

^{1/} Tenure status is that held during major part of crop year.

2/ A part owner rents part and owns part of the farm operated.

Mote: A comparable table is also available with borrowers classified by number of years (1, 2, or 3) after first standard loan.

The shifts in status were not marked for owners and tenants. Sixteen of the 469 owners and part owners were known to have dropped to a tenant status while 25 of the 199 who had been tenants reported a change to an owner status.

^{3/} Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.

^{4/} Exclusive of 1,039 borrowers with no record aftern entry on RR.



For Administrative Use Only Region 1

Table 22.-TINURE FTATUS YEAR EMPOPE OF AMP NU BER OF MALE YOUTHS IN HOUSEMPLO.

Number of borrowers classified by tenure status during year before
first standard RR loan and by number of male youths (nonheads) aged
16 to 24 in household at time of first standard RR loan 1/

Tenure status	d i		: Lumbe	r of male			
year before	1	Total	*	:		: 3 or :	
first standard loan	: b	orrower		: 1:		: more :	and the second s
	\$	Humber	: Number	:Number:N	unber	: Number:	Number
Full owner	:	996	668	218	63	21	26
Part owner 2/	:	118	66	33	14	1 -	4
Tenant	n n	479	334	92	34	9	10
Cropper	80	17	12	5	en ep 40	en en en	100 mb C
Hired or unpaid farm laborer	*	32	71	4	4	1	2
Nonfarm	8	47	37	6	2	<i>⇔</i> ≈ ≈	2
Unknown	2	12	7	2	त्त्र का का	ಮ ಘ ದಿ	3
Total	;	1,751	1,195	360	117	32	47

^{1/} Tenure status is that held during major part of crop year.

2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for (a) each Area in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each Area by each of the 3 periods of first standard loan.

A larger proportion of owners than of any other group had male youths in their households.

(5A)

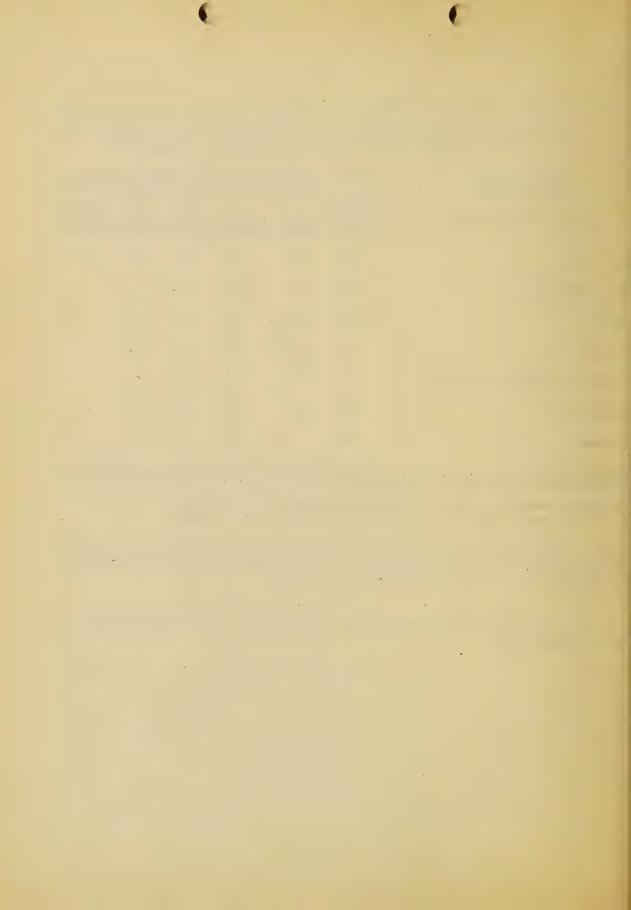


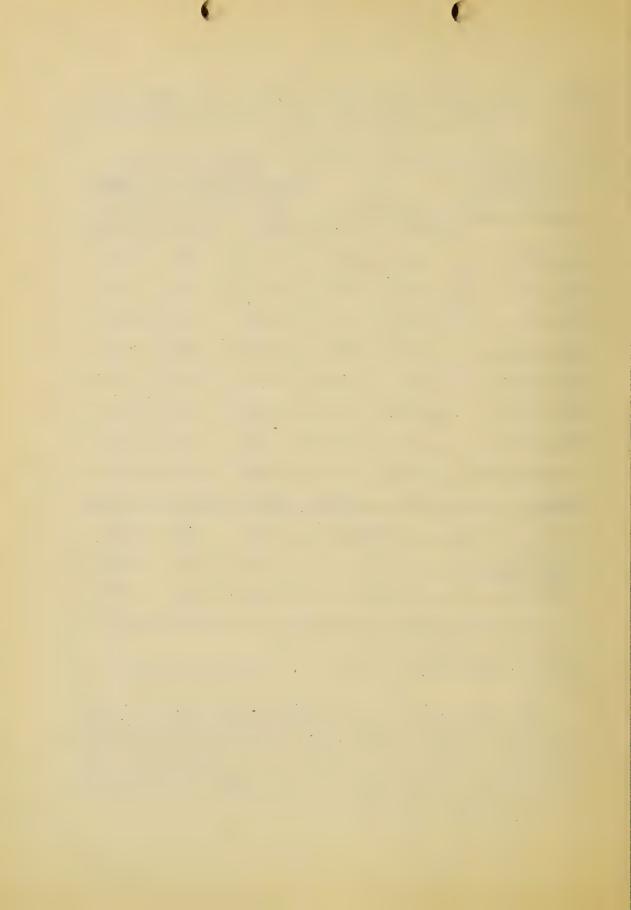
Table 23.—SIZE OF FAR! YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

Acres in farm	andigen gentalis ang get / Zillender ip anna 's artendo' (° 20° ° Cha B B	aller (m.) alle en les deux derrondre liftgevande et dan 1888 (wers recei	/
first	Tet	al .	3/1/36- :	3/1/37-	3/1/38-
standard loan	and the state of t	a retigion delaudi grando audito audito proprieta en material de la material de l	The made of the support to the same manager	men annual parties are an article and a second and the con-	OFCENT
Less than 20	1.60	10.1	11.7		i and a soul of a Deserm
20 to 49	172	10.8		8 7	of the second of the second
50 to 9)	426	3	so mayor 25 m see a some	En a cros Francis de Samona co	Commence of the Commence
101 to 174	535	33.7	33.0	35.8	32.7
175 to 250	203	12,8	11.7	16.7	11.0
200 to 499	S S S S S S S S S S S S S S S S S S S		5.0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	a series of the Person
500 to 909	7	0.4	: 0.6	en e	: 0.7
1,000 and over	Service de service de de descripciones	0.1	0.1	St. St. St. St. St. St. St. St. St. St. St.	B Share and some and a substantial some substantial su
Total	XXX	: 100.0	: 100.0	: 100.0	: 100.0
Cambon reporting	1 1,	589	\$ 900 a 900 analysispopopopopopopopopopopopopopopopopopop	o c current survivos de despressivos de la constantina del constantina de la constantina de la constantina del constantina de la constantina de la constantina de la constantina del constantina de la constantina del constantina d	: 300
'hunder not reporting	EL O	7777 	2 20 20 20 20 20 20 20 20 20 20 20 20 20 2	2 25	23
edian acres	Take obs. subcontact tree-to-theritary states	105	101	120 120	: 98

1/ Exclusive of 85 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each Area in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 105 acres, but varied by periods, being 101 acres for the first period, 120 acres for the second, and 98 acres for the third period borrowers. For than one-fifth of all farms were under 50 acres, more than one-fourth, 27 percent, were 50 to 99 acres, one-third were 100 to 174 acres, and about one-sixth were 175 acres and over in size.



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e 24. SIZE OF FARM YEAR MEFCRE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by Arcas 1/

Acres in farm	edithment devices, susans			ine of	Area of r		
ercîbeî rase	s bone	tal Lessa	Fucent	: Nest	: Jum : Jum	: Hew 	<u>Li</u>
than 20	: 160	10.1	2.0	7.6	6,2	13,8	19.2
=> 40 ==	: 172	10.8	5.0	83	13.0	12.5	14.1
M 1 1 1	426	26.8	27.9	26.6	33.0	23.8	· 26.0
0 to 174	57.5	33.7	45.2	36.,6	36.5	26.6	31.1
to 259	203	12.8	12.4	15.4	8.7	15.1	6.8
6, 499	85	5.3	7.0	5.5	2,2	7.1	2,8
30 30 999	3 7	-0.4	0.5	ar valletia	Allertonia	2.1	All the sections
Tacco and then	1	0.1	eto stanoto	Cheryo SaleSil-Cilicio	0.4	grow (consequence)	000-00 - CO
10 1 6 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	100,0	19346_	2000	1.00	2000	100,0
where recording	1 3	a or pulse and to		25-4	2/0		2777
welcr rot receiving		100 X 2 2 200 21 2 1	an areas of the contract of th			ит <u>1</u> 1)	an
le lan ibles in froi	3.015	er Toward and a second and	1, 7, E			100	Č.,

If Do losing of 85 box cours apporting no farm during crop prior before flist Mandard loss.

From a Arocite Count flow which letter to be a see ou three.

Light than those of the D-M-M Area borrowers. The medians were 725, 115, 100, 15, 10 for the first transfer of the parties o

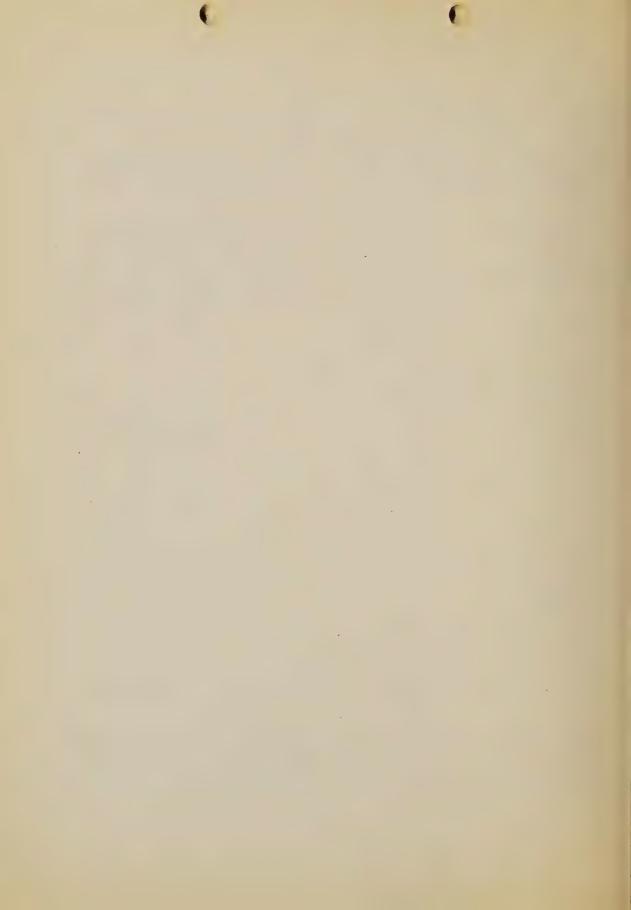


Table 25. SIZE (F I'm LIST RR MICORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

					and to the end to remain embeddings - 1924 of a 1980 Apr
Acres in farm			Borrowe	ers by numb	per of
during last year			crop year	es after fi	rst loan
of record	Tot	al			
after entry on HR	borre	the second secon		2 years	
	Number	Percent	Percent	Percent	Percent
Less than 20 1/	43	6.7	7.7	8.3	3-4
MCDQ+SQC response (Philipsophia Accessed	0		germanne met generalisen met in vertical E. sel 48330 e. e. e. e. en en en e. e. B		,
20 to 49	57	8.9	8.4	9.8	8.6
50 to 99	175	27.3	25.5	21.0	32.7
100 to 174	238	37.3	39.8	: 34,24	: : 36-5
Clinical differ to the condition of the American Common and Superficiency and the American Am	*	**************************************	7	7 / 71	3/2
175 to 259	: 84	13.1	: 11-1	: 14.7	: 14.3
260 to 499	36	5.6	: 5.4	8,3	2.9
500 to 999	: 4	0.6	1.5		
1,000 and over	: 3	0.5	: 0.4	: 0.5	: 0.6
Total	: XXX	: 100,0	: 100,0	: 100,0	100.0
	•	10	: 261	: 204	1776
Number reporting	: 04	40	a AO.L	* 204.	175
Number not reporting 2/		72	: 13	: 12	: 47
"edian acres	di di	i dagigatika ada 200 kili Silamonyon (40 - Nisiri Brajar 1994) hili biga mendidikan finish bersal	Delice Annual Ampleon Property (2000)		: 3.00
in farm	The state of the s	14	: 116	: 117	: 109

^{1/} Tay include an occasional borrower reporting no farm.
2/ Exclusive of 1,039 borrowers with no record after entry on RR program.

The median size of farm in the last year of record was 114 acres. The median was 116 acres for borrowers on the program 1 year, 117 acres for those on 2 years, and 109 acres for those on the program 3 years. Hearly one-sixth, 16 percent, of all farms were under 50 acres; more than one-fourth, 27 percent, were 50 to 99 acres, 37 percent were 100 to 174 acres, and 20 percent were 175 acres and over in size.

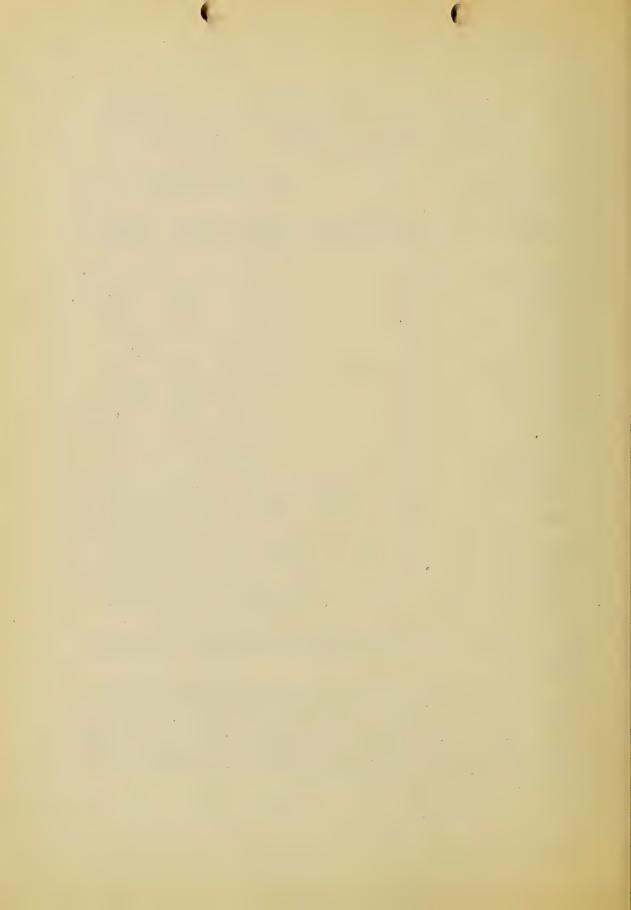


Table 26.- SIZE OF FAMI Y'AR BETCHE RR AND LAST RE RECORD: Number of borrowers classified by sores in farm dering jour before first standard loan and during last year of record after entry on standard KR

				STILL ST			THE PARTY	E	- July		
					\$. }		-				
ilrat standard	Total.		than:	_ ct	. g	e ct	ं। ह		ot to	bus .	
	- 7		- 1	10			N.D.	(2)	ME	Wo.	No.
0	10 10	<u>-</u>	I	(9)	99	ؿ	e de la constante de la consta	1	3	1 40 3	, J
Less than 20	52	C14 CD1 CD2	€3 €3	H.	₹ ³ 70	C)3	gund	- c. c.	etter era ette	9	~
20 to 49	25	ens ens ess	tr	©3 •-3	₩ D)	}}ar	Į.m.j	60 co	5 4 6	\$23 (CD) \$23	Q
50 to 99	, ee	5	4.5 4.5 5.7 1.0	රා	1077 275 1—1	(D)	Ę,	\$ co es	ひゃくひ 会別	ולטו כבי 12%	20
100, to 174	200	W 10 CI	\$ 1	CA .	1 -0	792	တ	ಶು	en sto en	j	ಬ
175 to 259	 	gund	g: g:	er er	ಣ	7	ග	C4	8 00 00	(2) (2) (2) (3) (3) (3) (3) (3) (3) (3) (3) (3) (3	ශ
10 to 10:	? ? ``		;		w)		Ú)	.9	3		947
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Unknown	55 73	Þ	s,	护	6	හ	- gund)	فسغ	pund	gd	sign.
Total 1/	720	CS	40	57	75	50 CA 50	*}~	CS CS	1 pl/2	(ca	72

^{1/} Exclusive of 1,039 borrowers with no record efter entry on RR program.

after first standard loan. The following the second decision of the second second second second second second second (1, 2) or 1)

in the second to the seme size of smaller forms after entry on the programment

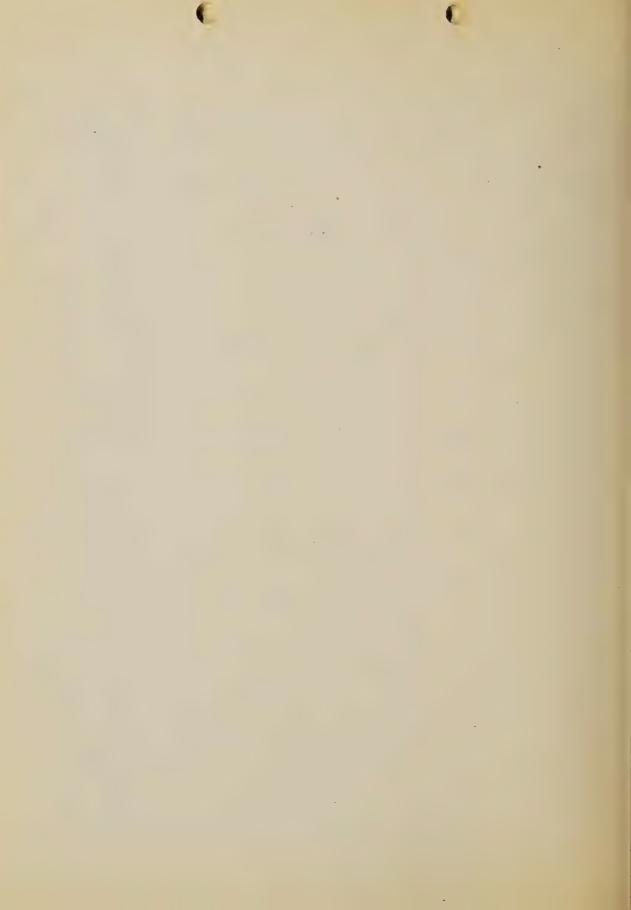


Table 27.- ACRES IN CROPS YEAR MENCRE PR: Number and percentage of borrowers classified by acres in crops during year before first standard RR lean

Acres in crops during year before first standard loan	9 9 9		tal
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10 to 19	# 6	156	: 10.7
20 to 29	9 9	201	: 13.7
30 to 59	6 6	541	: : 37°
60 to 99	:	300	: 20.5
100 to 149	*	78	: 5.3
150 to 199	0.0	26	\$ 20 C.
200 to 399	0.0	ò	: 0.6
400 to 599 .	2 0	ency Jose CCS	© Supplement TEES
600 and over	*	BASS Mile Field	6 6 6 2013 of do 1009
			100.0
Number not reporting	# # # #	91	
Median sores in crops	de R	42.5	

1/ Exclusive of 197 borrowers reporting no land in crops during crop year before first standard RR loan.

The median number of acres in crops during the year before the first lean was 42. More than one-third, 35 percent, of the formulas bri less than 10 acres, 37 percent had 30 to 59 acres, 20 percent 60 to 99 acres, and about 1 in 14, 7 percent, had 100 acres or more in crops.

1 1 . . .



Table 23.-ACOMS IN CROPS LAST RR THOUD: Ambier and percentage of borrowers classified by scree in crops during last year of record after entry on standard RR program, by number of crop years after first loan

during last year	p. t		Horrows	ers by numi	
of record	CARRY TO RESIDENCE THE PROPERTY OF THE PERSON OF THE	STACKET OF	l lorer Percent	2 years Percent	
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200 to 399	2 0. massiculus 2 comes - um - consessore	e C 3	2 2 2 2 2 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4		: 0,5
VS 1157			÷	* ************************************	2
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Number reporting	÷ 6	Significant and the state of th	î : 253	: 202	: 1.78
Number not reporting 2/	*	74		: !	0 0 0 0 0
l'edian acres in crops	e n	4.6	waren and	: 47	46

^{1/} Tay include an occasional borrower reporting no land in crops. 2/ Exclusive of 1,039 borrowers with no record after entry on RR program

The median number of acres in crops after entry on RR was 46.
Borrowers on the program 2 years at the time of their last record had the largest median, 47 acres. Twenty-nine percent of all the borrowers had less than 30 acres in crops, 40 percent had from 30 to 59 acres,



year pofore first standard loan and during last year of record after entry on made of corrowers alsestited by acres in

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Table 30.- GARDEN YEAR BEFCRE RR: Number and percentage of boxrowers classified by garden or crop production for home use during year before first standard RR loan 1/

Number not reporting	22 25		90	
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for home use	0	685	8	41.2
No garden, but crop production	77 0			
	9			
Garden	000	692	9 0	41.7
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. for home use	9 0	284	£* å	17.1
No garden and no crop production	0 9			
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	0	Number	0	Percent
use year before first standard loan	e o	bot	crow	ers
Garden or crop production for home	200	· · · · · · · · · · · · · · · · · · ·	Pota	1

^{1/} Crop production for home use includes any crops commonly used for food by farm families in the Region.

During the year before entry on the RR program, only 17 percent of the borrowers were reported as having neither a garden nor crops which could be used for food. Forty-two percent had a garden and 41 percent had no garden but did grow crops which might be used for food by the family. The percentage of borrowers without a garden or crops which could be used for food by the family was about 2-1/2 times the proportion of borrowers not operating a farm the major part of the crop year before entry on RR.



Pable 31. CARDW. MAST AR ANDERS: The Der and percentage of terrovers classified by garden or crop production for home use turing last year of record after entry on standard Bi program, by number of crop years after first loan 1/

Garden er erop p oduce	. In which will have the controlled special after the 1863 to the development of the controlled special and the controlled specia	; Boncovers by number of
tion for home use dur-		: crop years after first loan
ing last year of re- :	Total	: :
cord efter entry in RR:	borrowers	: A year : R yours : 3 pours
The state of the control of the cont	Thumber - Percen	to: Percent : Percent : Percent
No garden and no crop :		The second secon
production for home uses	58 - 8.7	: 8.1 : 4.0 : 14.4
• ADDRESS, A. Land Committee of the Committee Committee of the Committee o		
Garden ::	268 : 40.4	: 48.4 : 40.1 : 30.2
No garden, but eron pro-:	Petita managit Apiljon in Straja sini. Salip Judiolitik hada diskir saktorin soʻlashkir da kiristici is sinist B 	Table 1 The Land American public of the Control of Management of the Control of Control
duction for home use:	338 : 50.9	: 43.8 : 55.9 : 59.4
Could Memorial addition that the international additional and additional and additional	athais salatan Caligo Marin Aliah Afrika ayari medilikilah milinin ayam, sehipusar ni masi kibada keni. Mili o 15	in a state of another control of the region
e state to	XXX : 100.0	: 100.0 : 100.0 : 100.0
The state of the s		
Number reporting :	664	: 260 : 20% : 202
Number not	a budulys the proper and types ments, appeared in the lightest along a bubbles on trops con-	B B B B B B
reporting 2/ :	2.8	: 14 : 14 : 20

^{1/} Crop production for home use includes any crops comparly used for food by farm families in the Megion.

During the last year of record after entry on RA, only 9 percent of the torrowers reported a garden and over one-half, 51 percent, while not reporting a garden, did grow crops which could be used for food by the family. The percentage reporting gardens decreased from 48 percent of the first percent of the first percent.

^{2/} Exclusive of 1,039 borrowers with ac record after entry on RR program.



Pable 32.-CAPDEN YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

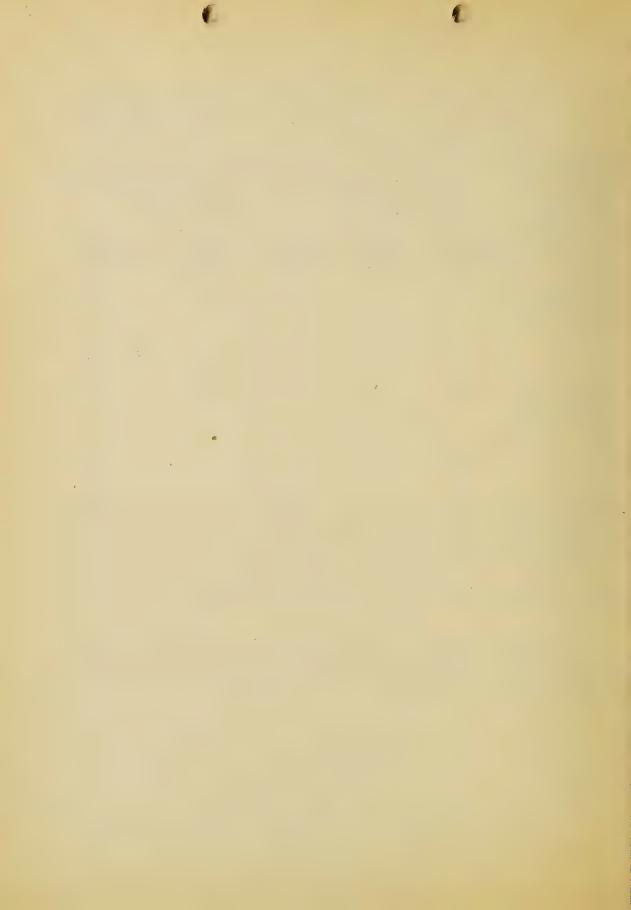
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Garden or crop	1	: Borrowers by	garden or	crop producti	on for home
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home use	2	:No garden and	A B B B B B B B B B B B B B B B B B B B	No garden, bu	C 4
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crop produce '		4.35	<i></i>		* 2.2
tion for home					
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use	2				
	205	2.2	7.00		
Garden	: 265	11	180	62	12
	1				
No garden, but	: 325	30	48	231	16
crop produc-	2				
tion for home	2				
use	:				
	:				
Jn'known	: 32	3	11	9	9
	:				
Total 2/	: 712	58	268	338	48

^{1/} Crop production for home use neluces any crops commonly used for food by Farm families in the Region.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The majority of borrowers who had no garden and no crop production for home use before RR. hanged and had one or the other during their last year of record. Likewise the majority who had a jarden or crope for acre use har fore RR continued to have them.

^{2/} Ecclusive of 1039 borrowers with no record after entry on dR program.



1 1 1 34; and 35

T-milton.

The median cash receipts during the year before the first standard Loan increased 53 percent between the first and second periods, from 3867 to 31,325, but dropped back to 3998 in the third period. The median was 3084 for all period is combined. The proportion of first period borrowers with cash receipts 1 less than 3375 was twice as large as the proportion of second period borrowers, 17 and 8 percent, respectively. Ten percent of the third period borrowers have receipts of less than 3375. About one-fourth of the first and taird period borrowers had cash receipts of \$1,500 or more as compared to rore than two-filths of the second period group.

The median change in each receipts for the corrowers for then there was a record of change was an increase of \$104. The median changes for borrower in the program 1, 2, and 3 years were increases of \$82, \$59, and \$243, respectively. However, 42 percent reported their cash receipts were less during the percent of those who had been on the program 1 year at the time of the last term, and the second of those who had been on the program 1 year at the time of the last term, and the second of the last term of the las

Eighteen percent had a decrease of \$500 or more but 27 percent had an increase of \$500 or over. The percentage of borrowers with a \$500 or more decrease was between 14 and 15 percent of the first and third period and 26 recent of the second period group. A \$500 or more gain in cash receipts was a morted by 23, 25, and 35 percent of these on RR 1, 2, and 3 years, respectively, at the time of the last record.

Seventy percent of the borrowers who had receipts of \$2,500 or more warthe year before RR reported a decrease for the last year of record on RR,
with one exception - the \$1,500 to \$1,909 class - the majority of all
the receipts before RR, the larger the proportion of borrowers reporting a
decrease in receipts during their last year of record after entry.



Table 33 -CASH RECEIVED AVIA NEOFF RE: Junior and percentage of borrowers classified by cash receipts, excluding, loans, during year before first standard RR loan, by period of first standard loan

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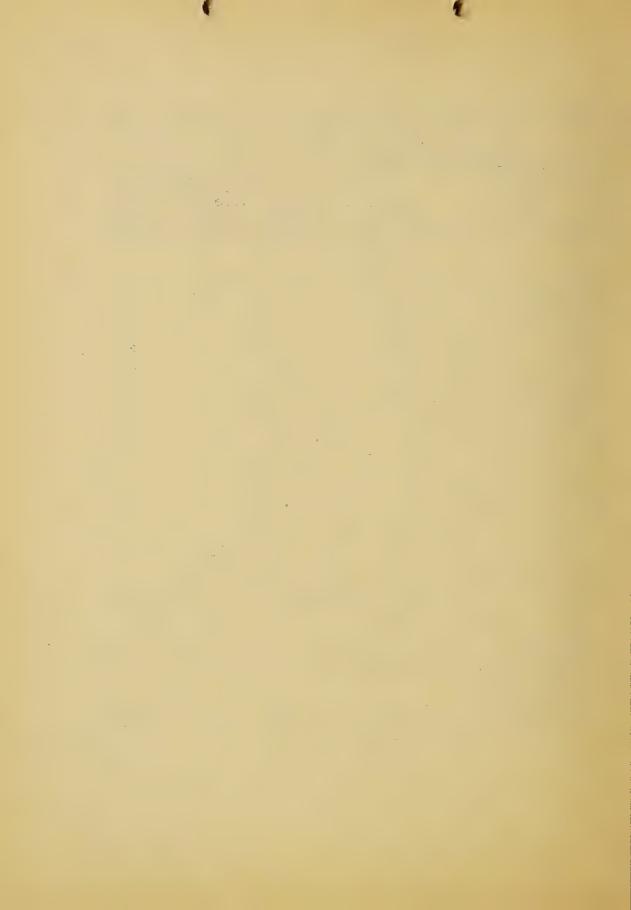
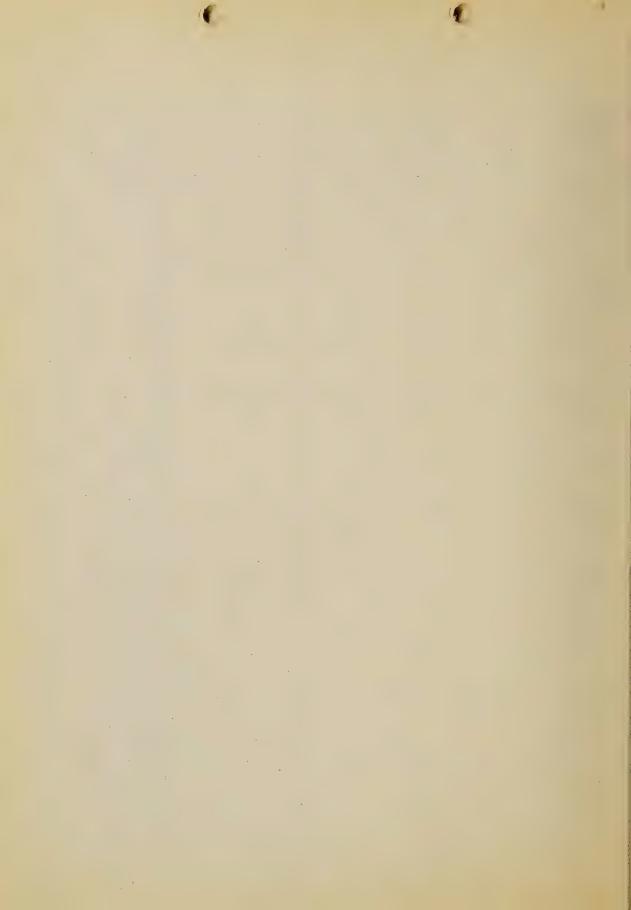


table 24.- Clive In Cisi Receive. Mander and percentage of dorioners classified by change in cash receives on standard RR program, by number of crop years after first loan

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^{1/} Exclusive of 1,059 berrowers with no record after entry on RE program.

Note: A comparable tuble is also available with borrowers classified by number of crop years (1, 2, es 3) moter first assided loan.



Region I

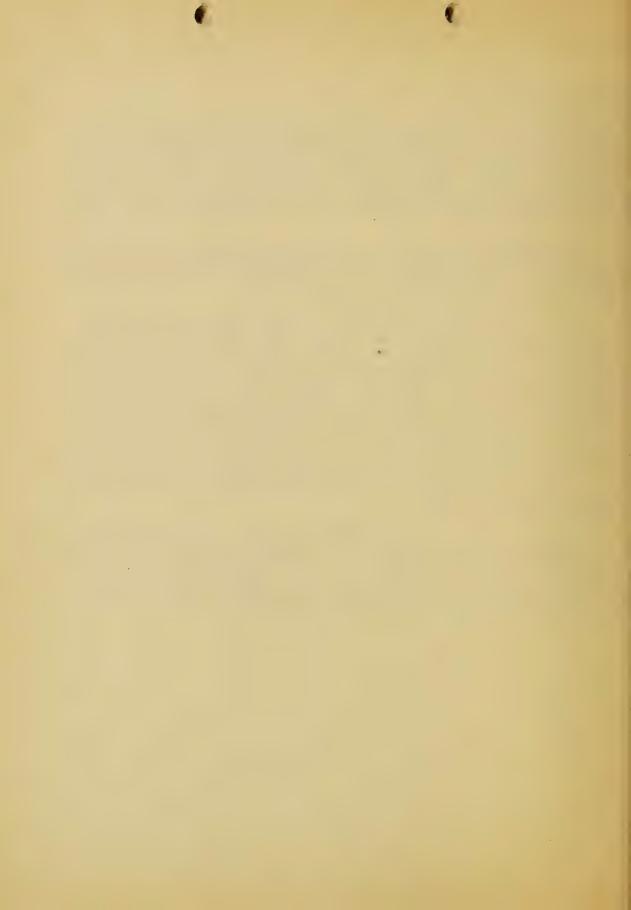
Tables 36, 37, 38, and 39

The median cush receipts derived from the farm during the year before entry on RR was 1783 for those borrowers who had such farm receipts. About one-fifth, 22 percent, received less than 1300 from their farm. Over one-fourth, 27 percent, had farm receipts of 12,500 or more. These data exclude all those with no farm receipts the year before ER; part of this group were reported as living on farms the year before but evidently did not sell any produce or crops from their farm.

For an analysis of change in farm receipts, table 36 rather than table 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and thus must show an increase in receipts from the farm.

during the year before entry on the program. This group had a median increase of \$78. The median changes were an increase of \$100 for those on the program I year, a decrease of \$60 for those on 2 years, and an increase of \$139 for those on 3 years. However, 43 percent had less farm receipts in their last year of record than before coming on the improgram for this of the first and third period borrowers reported decrease as compared to one-half of the second period borrowers. One-fifth of all borrowers had a decrease of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, 22 percent, and an increase of \$500 or nore and over one-fifth, and an increase of \$500 or nore and over one-fifth, and an increase of \$500 or nore and over one-fifth \$500 or n

The berrowers who had no farm receipts the year before the first loon had a median of 3525 for the last year of record after entry on 30 according to the data in table 39. The majority of the bourswers with farm receipts of less than 31,000 the year before their first loan increased twir cash farm receipts after entry on the program; for borrowers with receipts of 31,000 and over the year before, the reverse was true.



For Administrative Use Only Region I

Table 36. FARM RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash farm receipts during year before first standard RR loan 1

Cash farm receipts year	nere appendique a result des partir de la constitución de la constituc		otal	gy Almania, am Amerika de Amerika amerika esta de amerika esta de amerika esta esta esta esta esta esta esta e
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	R .	100	1	8,8
\$200 to \$299	8	129	2	0,0
1200 1- 1200	2	112	2	7.6
300 to \$399	3		1	
\$400 to \$499	2	74	2	5.0
	2	201		13.6
0500 to 0749		202		
\$750 to \$999	2	148	٤	10.0
W100 00 4000	2		2	3.4 77
1,000 to \$1,499	¢	216		14.7
42 000	2	132	:	9.0
11,500 to \$1,999	:		:	
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^{1/} Exclusive of 225 borrowers reporting no cash farm receipts during year before first standard RR loan.



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\$250 to \$374	46	7.2	9.4	اسم فسخ د ا	5.7	10.6	5.4	<u>ن</u> 9	6.2	
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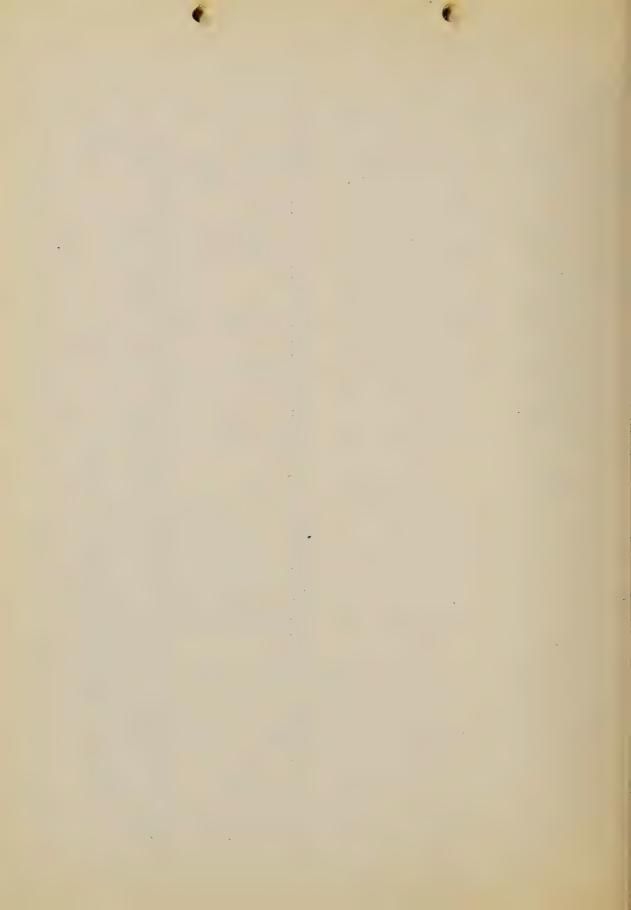


Table 38. CHARGE IN INC. McCRIPER Number and percentile of the rovers having each farm receipts bring year before three standard RR loan classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program, by number of crop years after first loan

Change	omet see vergenvich skranse te meer is 12 g	\$20 Propolar States right, sign countries on beauty about debut debut about the countries of the countries o		Borrowers by number of crop years after first loan			
in cash	mof	tal	erop year	rs alter li	LISU LUCIII		
receipts		owers	: 1 year	2 years	3 years		
Addition and the representative of the control of t	Number	: Percent	: Percent	· Percent	Percent		
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-3499 to -3250	Let 7	ROOM TO THE ROOM OF A COMMON	A TO THE THE PARTY OF THE PARTY	9.8			
-6249 to -0125	33	5.3	3 77	: 13 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	. <u></u>		
124 to - 52	: 50	: £.3 : Emmaration	t 	: :	7.6		
90 to 3124	62	10.9	: 11.8	: 10.9	4.5		
\$1.25 to \$249	Co. Co.	: 10.3	1 19. 3	2.3	2. I		
J250 to J374	12	2 7 - La	in the second se	5 504	17 ()		
₩375 to ₩499	2 2 2 2	: : 6.0	3 48	: 4.3	2.5		
3500 to \$1/49	C (40)	7.0	: : 8/3-	: <u>6.0.</u>	6. 5		
\$750 to \$999	23	: 409	3.5	6.0	5.5		
31,000 and over	: :	9.7	: 7.4	: 7.1	16.5		
Total	. 1/XX	100.0	: 100.0	: 100.0	: 100.0		
Number reporting	e or recommend to take a	Company of the contract of the	· · · · · · · · · · · · · · · · · · ·	Commence of the commence of th	THE STATE OF THE S		
Number not reporting 1/		70	: 18	: 10	: 42		
Median change in cash ferr recipis	**	78	- 4:45	: : <u>- 36</u>	: ::39		

^{1/} Exclusive of 1,039 borrowers with no record after entry on KR program and exclusive of 71 borrowers with a record who had no cash farm receipts during year before first themseld RR lean.



on standard RR program

Total 1	Unknown	LOAC	666° TE	51,499	\$750 to \$999	\$500 to \$749	\$400 to \$499	1300 to \$399	5200 to \$299	\$100 to \$199	660 09 TO	⇔	Cash farm re- celpts year before first standard loan
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^{1/} imitative of 1036 barrowers at the motivation of the date are progress

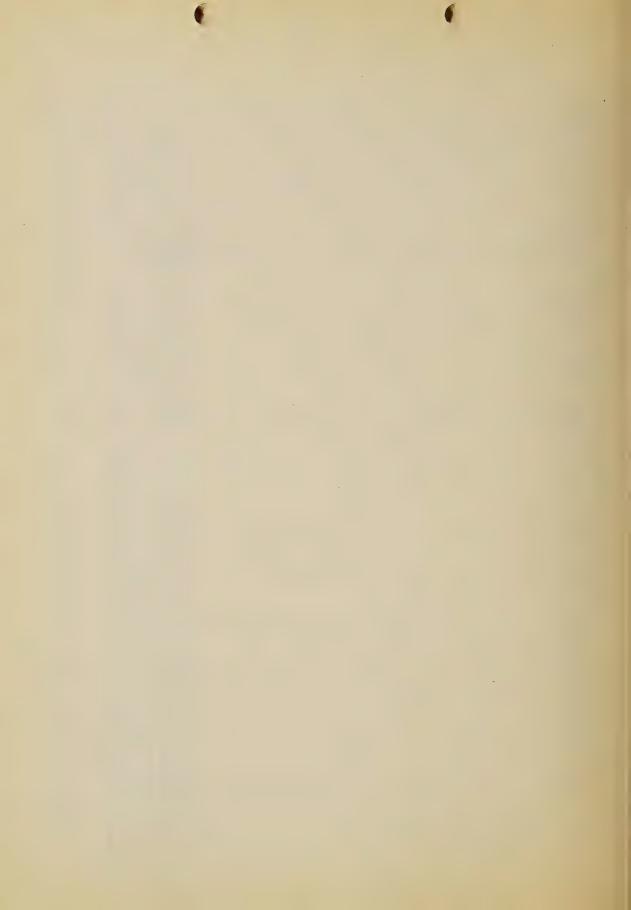


Table 40 - 40 to 11 to 11 to 10 to 1

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40 to 49.9	: 74	5.0	5.2	4.3	5.5
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50 to 59.9	: 107	7.3	7.2	8.1	6.5
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1/ Exclusive of 2.5 corrowers reportles no cash form recoipts during year before first standard loan.

Half or nore of the total cash receipts were derived from the face during the year before the first less for 79 percent of the borrowers who had any face receipts; the corresponding percentages were 77, 62, and 77 for the first, second, and third period borrowers, respectively. At least 9 dollars out of every 10 received case from the fare for 46 percent of the borrowers.



Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program, by number of crop years after first loan

Cash farm receipts as percentage of total cash:				ers by numbers after fo	
receipts during last year: of record after entry or PR:			. The second second	: 2 years	n h
		and the second second second second second second second second	: Percent	and the paper open and a second or a selection of the	republicar con The squark reason is at the
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20 00 29 9	15	2.3	3.0	1.0	2.6
30 to 39.9	27	4.1	6.0	1.9	3.9
40 to 49.9	23	3.5	: 4.5	3.3	2.2
50 to 59.9	E .	5.5	5 7	5.7	£
60 to 69.9	52	8.0	9.1	8.1	6.1
70 to 79.9	(,5	5.5	9.7	: 10.5	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
EC to E9.0		13.6	12.5	25.3	17.
90 to 100	200	50.8	: 49.3		53.7
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Number not reporting 1/		of Commission Commission	\$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	Commence and the supplemental

^{1/} exclusive of 1.039 borrowers with no record after unity on 18: program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 88 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 85, 91, and 87 percent, respectively. Ninety percent or more of the receipts were from the farm for 51 percent of the borrowers.



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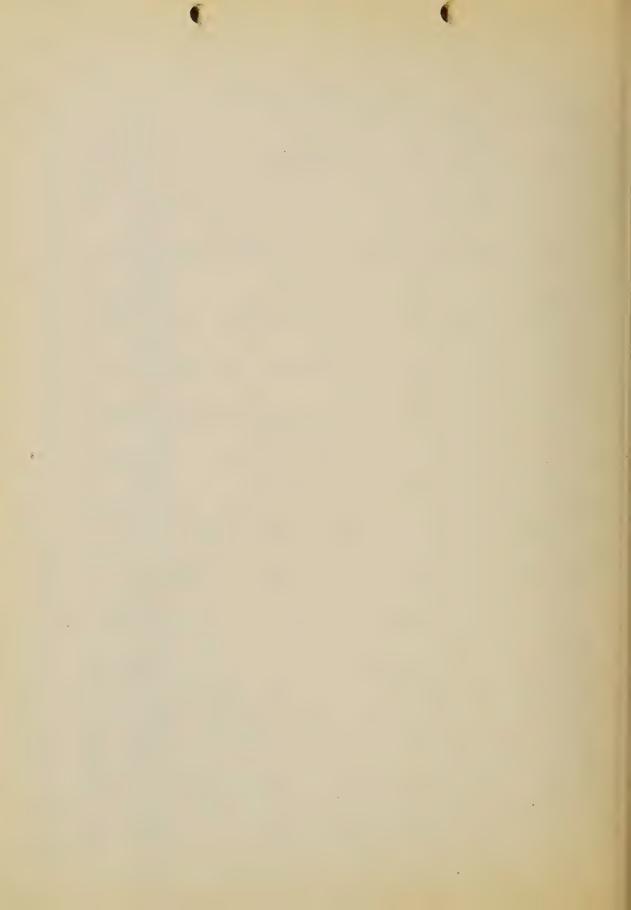


Table 44.-NET CASH INCOME YEAR BEFORE RR: Number and percentage of borrowers classified by net cash income during year before first standard RR loan 1/

Net cash income year be-	2	Tota	all
fore first standard loan	2	borro	wers
end afficientifie sign-service (Chauge, Alliand Offs, Liber V.) *Colligeneers received under service service service service (Liber School under Alliand Offs, Liber V.) *Colligeneers received under service service service service (Liber School under Alliand Offs, Liber V.) *Colligeneers received under service	2	Number	Percent
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	2		•
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\$0	3	1	0.4
	8		3
\$1 to \$99	3	4	s 1 ₀ 8
	8		8
\$100 to \$199	8	10	4.5
	1	3.0	
\$200 to \$299	3		7.1
7800 4 7800	A		30.5
300 to 3399	2		: 10.7
\$400 to \$499	80.		: 11.2
\$400 00 \$499	200	20	2 1700
\$500 to \$749	-0	62	27.8
\$200 to 5142		O.E.	. 67.0
€750 to €999	2	33	: 14.7
\$100 .00 \$333	2		
1.000 and over		48	: 21.4
2,000 0430 0102	*		*
Total reporting	0 0	224	: 100.0
CONTROL OF THE SECOND	3	edicine Total in an Salating and an enterer enterer	a resident mediant appropriate meteorologica, instruttiva della della della constituente
Number not reporting		1	527
Median net cash income	8	A STANDARD STANDARD CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CO	Providence of the second secon
year before first	n .		
standard loan	:	\$	625

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

Data were available for only 13 percent of the borrowers. The median net cash income for those reporting was \$625.



THE THE TOTAL OF STATE OF STAT was alied to the second control limit to a street a refer office on standard 'll program, by Areas 1/

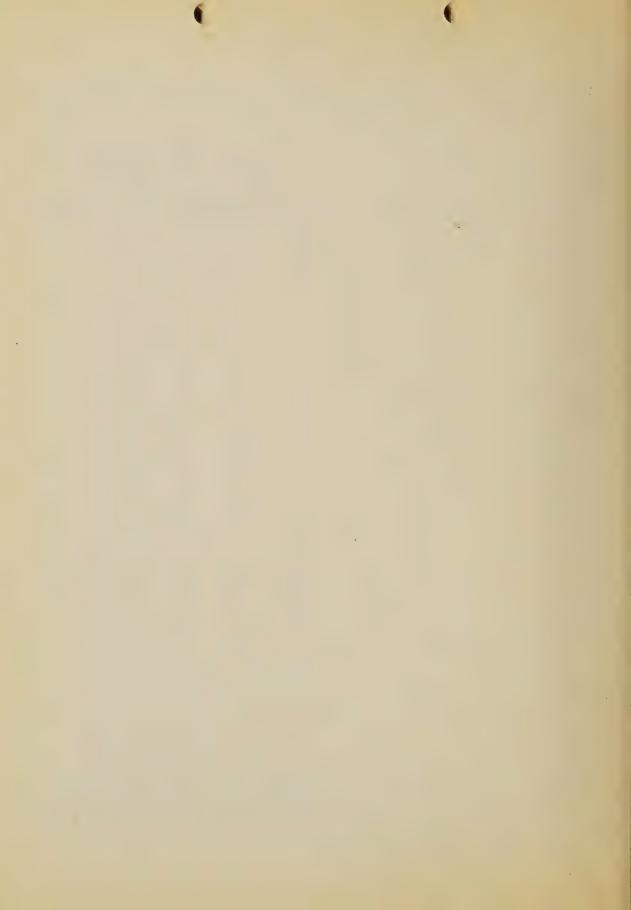
Net (ash income during last year : 166 m after entry on RP	To	tal	81	t time co	first:	f resident standard: New :	loan Desir
_p ad ayra:	18	4.8	13.8	1.3	ero-custero	1.0	·출두
	: 29	7.8	14.7	4.0	2.0	7.1	45
	S 2 1 200 .	in a star	grant temporates	dgsp cere dt, %	Eno was Allia	: dayreach400/h	7
1 to \$99	: 16	4.3	6.4	4.0	2.0	4.0	*
\$100 to \$199	: .23	6.2	7.3	1.3	3.9	5.2	长
1000 to \$299	: : 138	7.5	6.4	5.3	9.8	8.1	44
\$300 to \$399	: 33 .	8.9	7.3	9.3	15.7	7.1.	
1411 to \$499	: 25	6.7	1,8	10.7	9.8	7.1	斧
2511) to \$"J"	; 69	18,3	10.1	22.7	31.3	18.1	杂
\$750 to 1.99	8 8 45	13.2	8.3	17.3	15.7	15.2	*
1,00% and over	: 83	22.3	23.9	24.1	9.8	27.2	-}{-
	8 11	1(0,0	100.0	1,00,0	100.0	100.0	
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y duan net cash income	0	6551	9219		1955		r x 1840.
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^{. . .} of an you committed on base of fewer than 50 cases.

Lits or net each irooms during the last year of record were available in out percent of the borrowers whe reported other types of information. Of the borrowers who reported the transfer of the borrower, had impufficient receipts to cover function on third, Ja percent, had less than 1500 net cach income of the endian ass 1511 for the percent, had a not income of the roots the median ass 1511 for the percent, as for the lowest median, \$319, was for kroostock County borrow in

[,] Not cont income is each receipts, excluding locus, chams cash ferm oper a mpenditures.

^{2/ -} lusive of 1039 borrowers with no record after only on Rh program.



Tables 46, 47, 48, and 49

Some major farm source or combination of farm sources supplied more than half of the cash receipts for 69 percent of all borrowers during the year before the first loan. Farm sources were most important for second period borrowers, the percentages for first, second, and third period borrowers being 67, 75, and 65, respectively. Off farm work, the third possed in the tarm in the second significance in the trivial period beaut the value removed. The significance in the trivial period beaut the value periods. Liveard and 28 percent of the borrowers in the 3 respective periods. Liveard produce was the most important single source for the total, 36 percent, and in all of the periods. Crop sales was the second most important source.

During the year before the first loan, some farm source was the major source for 87 percent of the borrowers in Aroostook County, 79 percent in the D-M-NU Area and between 62 and 69 percent in the other Areas. Crop sales were much more and livestock sales much less important for the Aroostook County borrowers than for the others. Livestock sales were much more important than crop sales in New York, Pennsylvania, and New England, but were second to crop sales in the D-M-NU Area. Off-farm work was much more important for New England and Pennsylvania than for the other 3 Areas.

After entry on RR, a farm source was most important for 87 torian of the borrowers on the program 1, 2, and 3 years, respectively. Livestock and produce - 44 percent and crops - 32 percent were the 2 most important sources. Off-farm work was the major source as a major source decreased according to the length of time borrowers had been on the program at the time of their last record.

Table 49 shows there was some tendency for the borrowers to shift into livestock or a crops-livestock combination.

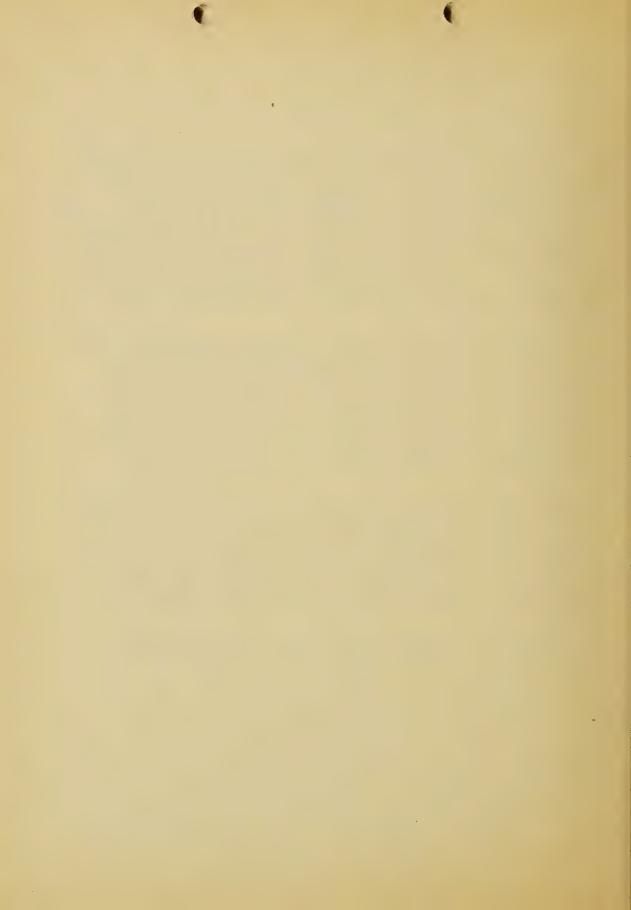


Table 46.-MAJOR SOURCE OF RECEIPTS YEVE BEFORE RE: Humber and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first receipts. I loan, the receipt of the temporal boan

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of receipts	-4			ndard, loan	be two 3n
year before first standard loan	Jul Louis		3/1/36- 1	2/20/10	
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.,	equal-approximation	distribution of the control of the c	The state of the s		- 1 1 1 1 1 1 1
crop sales	4/39	34-3	26.9	27.2	2 / 2 / 2 mg
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Crop sales and lave-				6 44	
stock and sweller 1/	iii	6.6.	1	6 7	
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Other cash from farm		1.1.	3 3 3 3	0.7	
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	2070	22.0	: 30.0	700 0	• • • • • • • • • • • • • • • • • • •
CIT-INT OFK	3'70	22.0	22.0	17.5	270
income 3/	68	4.0	. 4.3	3,9	3.5
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^{1/} either eros cales of the test livers as and the class in the cent of the total, but the test of the design of the lotal.

^{2/} o single source of few receipts is 50 percent of the total, but all sources combined are 50 percent or one of the total.

If receipts fro cur' sources as direct relief, soldier's Longs, etc.



Table 47 - MAJOR SOUNCE OF ARCHIPAS YEAR BEFORE RA: Number and percentage of Appropriate a heartiful ter southis visiting is post of or over of their receiping ancimums forms, during the research research and by Areas

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year before		rtal	e ir	: New	\$ #	: New	\$
A shift of M. A Market and A.		1000		-			
Crop sales	409	24.3	81.5	15.2	9,2	13.1	37.5
Livestock and produce	: 601	35.9	2.4	44.8	40.2	40.4	32.3
Crop sales and livestock and produce 1/	i i lil	6,6	2,8	654	9,2	6.3	8,1
Benefit payments	. 1	0.1	•***ET_1220	0.2	elittis Cod-Alem	- Comments	താ (തി ത്ര
Other cash from farm	18	1.1	epoemaco	1.5	1,6	1.3	*7890-1299-7000-
Form receipts from all form sources combined 2/		0.8	es e (sagere se l'especial se			D CAMP TIEL YOU Y	11
SSA grants	e 7	0,1	ment to	· · · · ·	7 - 7	NA pr	0.5
Off-farm work	370	22,0	20.9	17.4	28.9	29.6	11.6
Other nonfarm income 3/	68	4,0	0.5	6.4	4.3	4.2	2.5
is no or source	: 36	2.1	0.5	2.0	3.0	2.3	2.5
To cash receipts	· 51.	5,0	2 de	5.6	2-3	1,5	L.0
2 10 X ³¹	e KIN	100,0	200.0	100.0	1.00.0.	100,0	200.0
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Number not reporting	8 7 <u>1</u>	reducer while the same while the manual	Samplines (1975) e 1975 (1975) e e e e e e e e e e e e e e e e e e e	25	in the section of the	27	32
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total, but the two combined are 50 percent or more of the total.

² To state about of the morning to do not make the first of combined are 50 percent or more of the total.

³ Receipts from such sources as direct relief, soldier's benus, etc.

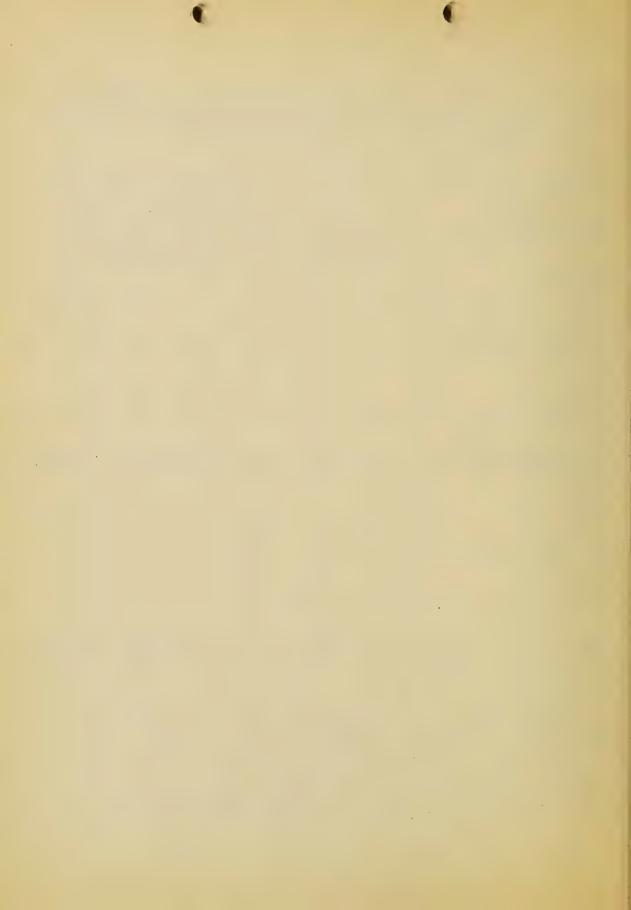


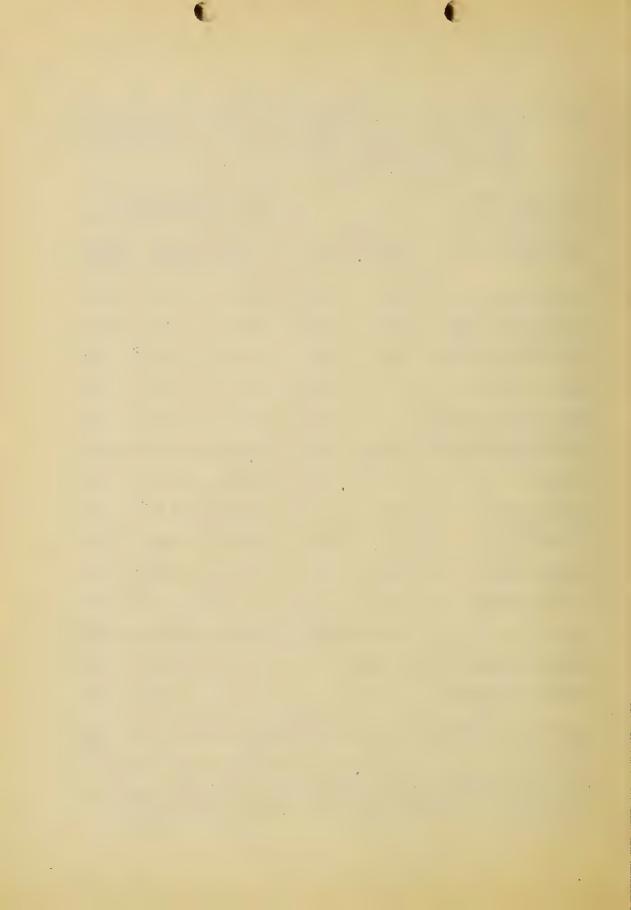
Table 48. MAJOR SOURCE OF RECEIPTS LAST ME MERCOMD: Number and percent age of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

Major source of receipts during	and respectively and respectively and all the second secon	and the second second		ers by numbers after fi	
last year of record	Tot	tal	. 0100	0 01 001 11	150 XOUI
after entry on RR	berre	mers	: 1 year	2 years	3 years
	humbor .	Persons	: Posterit	Parcent	: Percent
Crop sales	277	32.5	21.0	: 28.3	26.2.
Crop sales and live-		44.2	: 51.3	42.1	36 4
stock and produce 1/		8.1	: 6.4	9.6	8,8
Benefit payments	P C S S S S S S S S S S S S S S S S S S	• 0.3	D D D D D D D D D D D D D	0.5	0.6
Other cash from farm	the confidence of the first of the same of	0.5	: 0.4	: 0.5	0.6
Farm receipts from all: farm sources combined 2/		1.7	: 1.1	0.5	3.9
FSA grants	5	0,8	: 0.8	El E	1 7
Off-farm work Other nonfarm	49	7,5	: 10.6	3.8	7.2
income 3/	8	: 1,2	: 105	. 1.4	. 0.6
No major source	21	: 3.2	: 3.0	: 3.3	3-3
No cash receipts	9 ·	A Lighter #1	9 7 8 Sections 2 7 7 10 Section Sectio		Section of Figure 2 States and American Section 1991 and 1991
Total	XXX	: 100.0	: 100.0	: 100.0	100.0 100.0
Number reporting	: 6:	55	: 265	209	: 181
Number not reporting	0 0	57	: 9	: 7	: 41

^{1/} Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

^{3/} Receipts from such sources as direct relief, soldier's bonus, etc. 4/ Exclusive of 1.039 borrowers with no record after entry on RR program.



The property states of the second of the second states and second The same is a subject to the same of the s bout 19 Till 10 and of a of cash receipts, excluding loans, during year before thet

1000	Unknown	No cash receipts	No major source	Other nonfarm income 3/	Off-farm work	FSA grants	Farm receipts 2/	Other cash from farm	Benefit payments	Orop sales and live- stock and produce 1/	Livestock and produce	· Crop sales	Total Samporate	isjor source
71.2	Ŋ	20	K	ಬ	10t	1	w	· · · ·	اد جه اد	\$: 227	21,2		
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230	17	1-1	N	9	ಜ	100 de 100	N	w	لسؤ	۲3 ا	168	22	orning, inc	1 1 V 2 V 2 V 2 V 2 V 2 V 2 V 2 V 2 V 2
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(C)		w	ب	N	<u>ಬ</u>	April and this	£	السؤ	egist also cets	4	Vi	Vi	No. Wo.	
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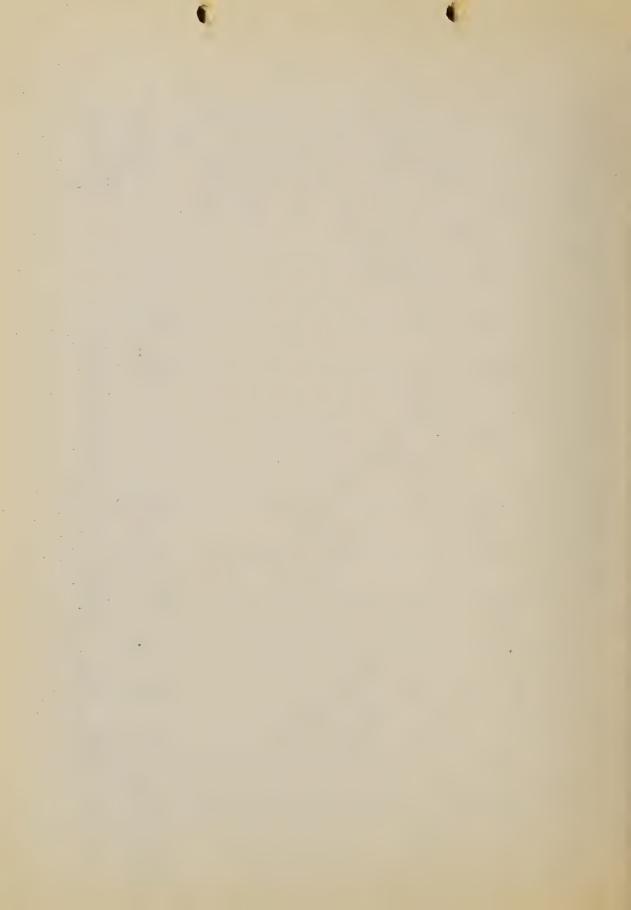
¹⁾ wither crop sales alone nor liveriack and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

inclusive of 1,000 porremous with no record arear energy on Exprogram.

cent or more of the total. I in shaple source of farm rocelpts in 90 purcont or more of the total, but all sources contined are 50 per-

I hand ple from such warrens as direct rolled, sold ar's bonne, oto.

Hair: A disparable table is also ovailable with borrows: clossified by number of area years (1, 2, or 3) and the Steam at Markey Town.



50.-m CELTS FIGE OFF-FARCE ORA Y AR BUYCLE RE: Rumber and percenta e of berrowers classified by receipts from eff-farm work during year before first standard for loan by period of first standard loan by

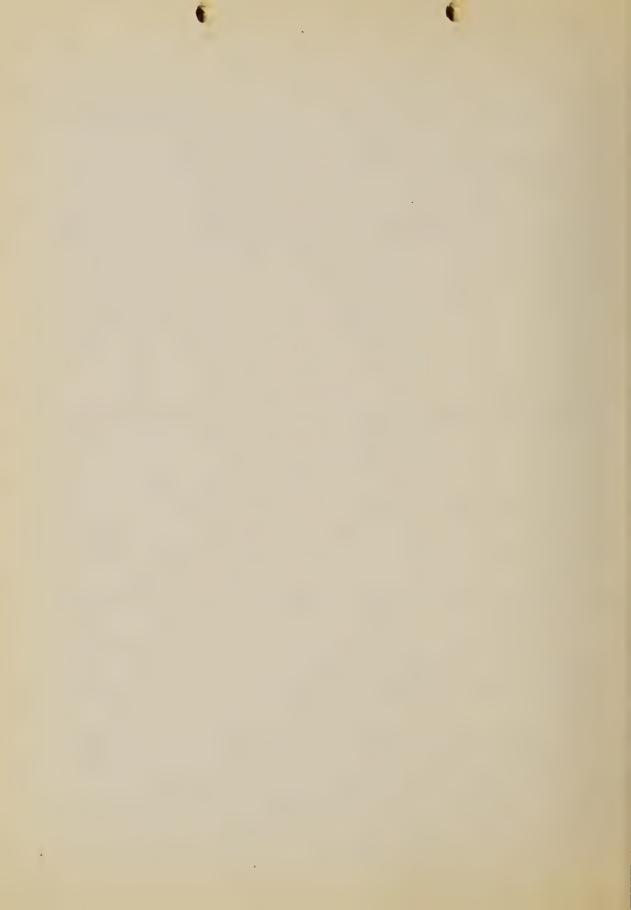
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year before		tal owers	: 3/1/39 - :	2/1/2/010 :	2 /25 /30
			s Forcent		
	and the second second	* FOT COSIS	S STATE COLLEGE	rergero:	E CA COSA
	: 720	: 42.7	: 41.9	. 48.4 :	58.4
<u></u> 24	; 22	: 1,3	1.4	. 1.5 :	. 0.9
49	. 49	: 2.9	3 . 7	. 2.0 :	2.0
\$50 t: \$74	s 55 ,	: 3.3	: 4.4	2.0 :	107
175 to 199	: 31	: 1.8	: 2,3	. 1 _c O :	1.7
\$100 to \$149	\$ 87	: 5.2	\$ 5.º	3 .9 :	6.4
2199	; 85	: 5.1	5.5	300	5 。8
\$299	; 136	: 8.1		7.6	7.5
\$599	: 107	: 6.4	; 6.6 :	4 - A	8.1
Ç499 ·	3 76	: 4,5	3 ₀ 8	5.2	5.8
10 and over	314	: 18.7	16.6	20.6	21.7
the many and all all throughout the parties of the	8 XXX	100.0	100.0	100.0	100,0
lumber reporting	3	.632	: 030	407	345
ber not reporting	and the second s	69		14 24 -	COL HINNESSE ARRESTE PARTE AUTO DATE, ADVINCE

I/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work to done.

Note: A comparable table is also available for each Acce in the Region.

Forty-three porcent of the borrovers had no receipts from off-farm work in ag the year before the first loan; this was true for 42, 48, and 38 percent of the first, second, and third period borrowers, respectively. Thirty ment of all borrowers had receipts of 300 or more from this source.

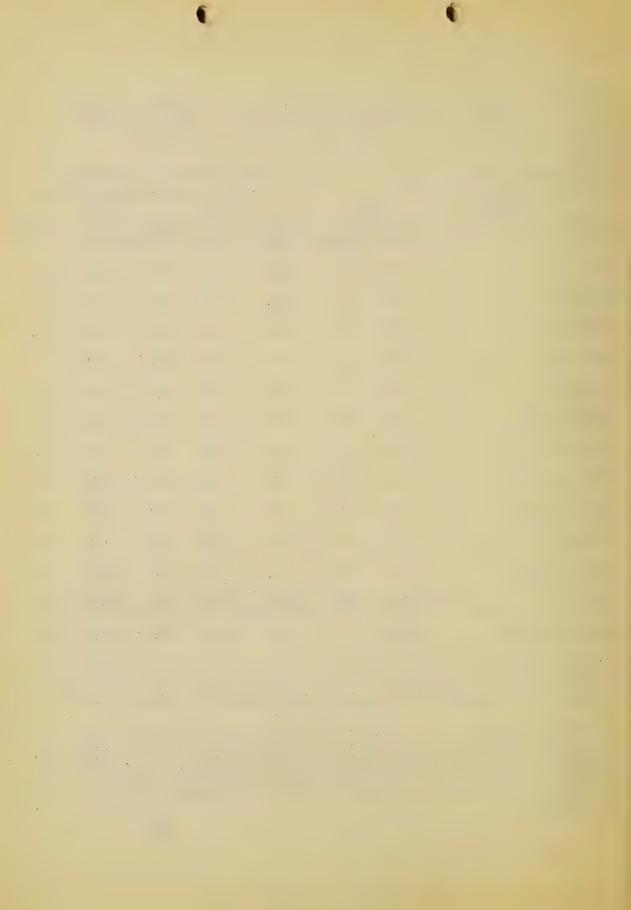
It teen percent had '500 or more in receipts from off-farm work, with the prtion increasing from 17 percent in the first to 22 percent in the third



t 51. - RECEIPTS FROM OFF-FARM WHAT BEFORE RR. Treater and perduring year before first standard Hit Loom, by Frees 1/

your before		otal.	Superinamental Property	filme of	firat :	: New	30
tirot standard loan	NOW HAVE THE WARREN HARM	rovere r:Percent	2 Arosa		Perna.		
O	: 720	42.7	27.8	51.5	36,0	22.1	61,0
12 to \$24	: 22	1.3	4.3	0.7	1.6	emerron	
DE M IM	: 49	2.9	6.2	3.2	3,6	1.,4	2.0
50 to \$74	: 55	3.3	3.8	3.7	3.6	3.4	1.0
1975 to \$99	: 31	1.8	5.8	2.7	13	1.04	1,0
, to , \$149	: 87	5.2	7.6	Lo	0.0	4.4	
150 to \$199	: 85	5.1	6.2	3.9	6,6	5.0	4,3
1 to 4290	: 136	vid	7.1	2.0	11.0	143	
10 (to \$399	: 107	6.4	5,2	5.4	5.6	9.1	3.0
400 to \$499	: 76	4.5	0.9	look	4:9	6.4	205
500 and over	934	18,7	8.1	14.4	19.7	28.3	9.7
When .		200		100	10,0	100	0.0
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r not reporting	65_			aceta e vara à a la rescuentamen		en sensor e de de de la come e e e	TO A STATE OF THE
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Sixty-eight percent of the New Bryland berrowers, 64 percent of the

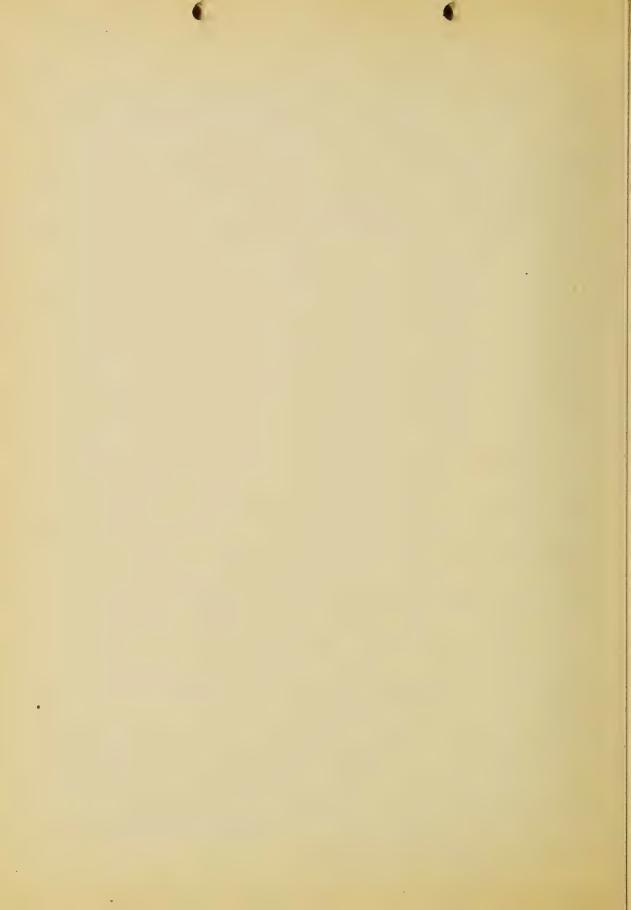


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I/ Receipts from nonfarm work or from done on forms, other than on the by the borrower, regardless of the number o

Forty-four percent of the horrowers had no receipts from a district and a uring the last year of record after entry on ER; this was true And And and A2 percent of those on the progress L. 2, and B years, respectively me out of 9 borrowers had recorded a figure and a free area this same and the last year of record. The amount of receipts from oil fam. The fined relatively constant regardless of the length of time borrowers been on the program.

^{2/} Exclusive of 1,039 borrowers with no record after entry on all out put



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ceipts from		Inknown	\$500 and over	\$400 to \$499	*300 to *399	::200 to ::299	\$150 to \$199	0100 to 0149	275 to \$99	\$50 to \$74	\$25 to 4.49	1 to 324	potore " - Trans
nonfarm work or	· ·	8		Ŋ	46	5 × · ·	\$	to	03.	27	. 24	00 0.	The start
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	712	3	40	57	175	238	84	36	4	3	72

ipts from nonfarm work or from work done on farms, other than operated by the borgardless of the member of the household by whom the work was done.
lusive of 1939 borrowers with no record after entry on RR program.

A comparable table is also available with borrowers classified by number of crop [1, 2, or 3) after first standard loan.

The wedien this of few for body series of the resolution of the dark, the property of record was 118 acres, for those with less than \$300 it was 112 acres and for the second was 105 acres.

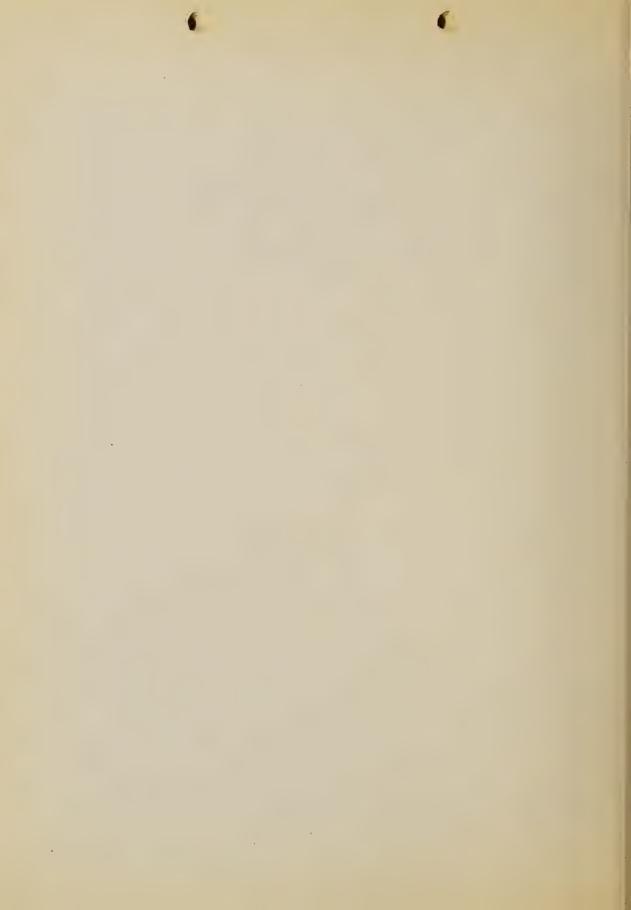
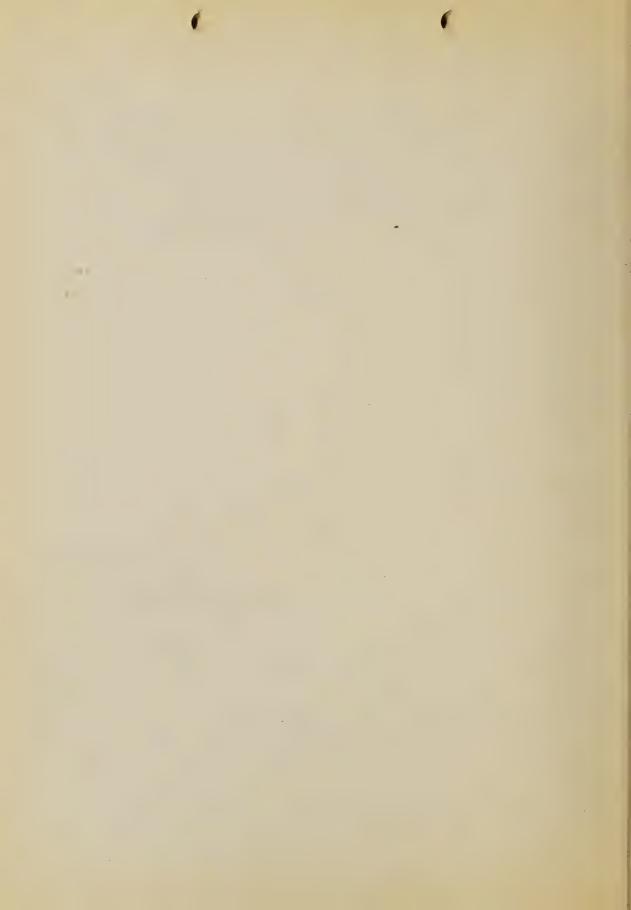


Table 55. RECEIPTS FROM BENEFIT rAYMENTS YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from benefit payments during year before first standard RR loan.

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a	*	Number	Percent
\$0	2	1,510	95.7
\$1 to 24	7° 10.	2.4	. O _o 9,
;25 to \$49	n 0	21 .	
\$50 to \$74	9 0	13	
\$75 to \$99	÷	3 :	
\$100 to \$149	-	9:	
2150 to 2199			0,3
200 to \$299	e	· · · · · · · · · · · · · · · · · · ·	
XCO to \$399	3 .	6	TO SECTION
4CO to \$499	\$] ;	0.1
	c.	9	Adjust colour bulling
3500 and over	6	1 :	0.3.
ocal reporting		1,577	1.00.0
unber not reporting	2	45	

1/ Exclusive of 129 borrowers reporting tenure status as farm laborer or nonfarm during crop year before first standard RR loom.

Ninety-six percent of the borrowers who were farm operators did not report any receipts from benefit payments during the year before the first lear. Unly a percent ceived benefit payments of \$100 or more.

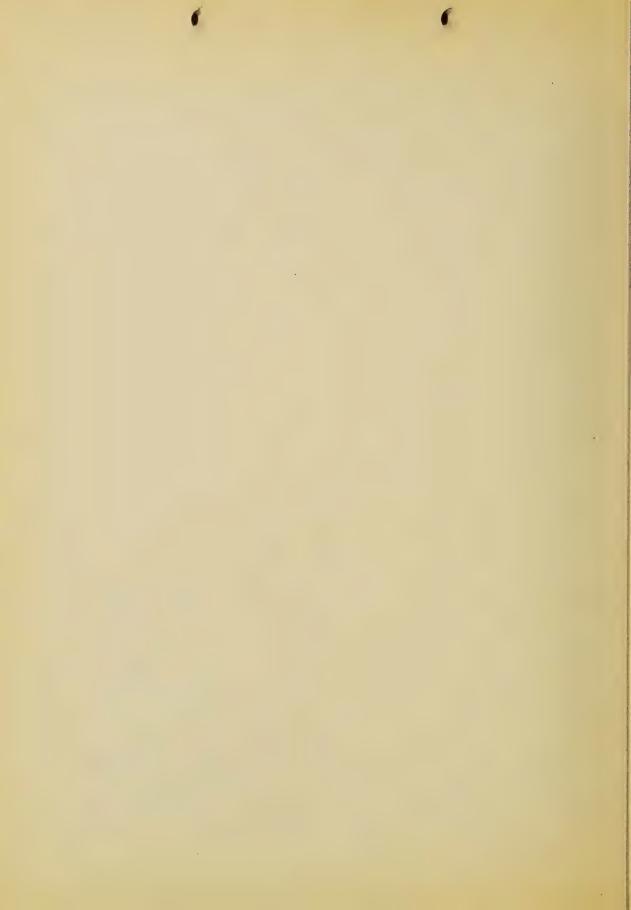


File 56. WENTERS FOR A LAST WATERS LIST IN THE SAME FOR SAME percents soft research cas resided of result to the baself payments suring last plan of record after entry or other baself by process, by under all newsycome after files in a

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lit payments during last year of recent.					
efter entry or hit :	Nemen (n L		
			1.32	51.7	300
<u> </u>		* 5 ; s	4.2		23.
	For The Committee on the committee of th	7,7	7-6	S .C .c	7.4
	29 p	404	3.8:	1,9:	17. 7.
71 L 30	14	2-1		2,8	2,6
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ber reporting	one must be a must be server about a de-	5	6 15/1		332
reporting 2/	e conservation summaraquiar e e e este cas sas sas s	1. Ty	: 10	B. S. Service and C.	A C C C C C C C C C C C C C C C C C C C

^{1/} May include an opensional berygwen reporting no facts.

During the last year of record after entry on RR, 64 parcent of the borrowers reported no receipts from benefit payments. No receipts from this source were recorted by 80, 50, and 50 percent of taose on the program 1, 2, and 3 years, respectively. Almost 18 percent of all corrowers with records after acceptance received up to 2000 and 17 percent received 2000 or more.



"Sable 57.-RECTIONS PROME BENEFIT DATEFALS Y'ME A MAINE DE AND LAME DE DIVON: Nowher or bostoward classified The resemble from benefits payments duming near before turst standard lost and duming last year of record after entry on atandard hit program

	Unimown	\$500 and over	54,00 to 54,99	3300 to 3399	\$200 to 3299	(150 to \$199	\$100 to \$1.49	\$75 to \$99	350 to \$74	\$25 to \$49	40 624 40 624	30 L	Roscipts from benefit payments
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200	نبا	2. a	CO-SERVICES	25 25 2 31 41	13 C3	5 6 8	con con	CONCURSO		w	(s.)	\$33	Jr. 30
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	000	(B)		symmetric major	CLINES COD .			en en en		0	100 mm m	43	

^{1/} Includes borrowers reporting no farms.

Table 38.-NUMBER OF FARM INTERPRISES YEAR REPORT RR: Munnumber of farm onterpriese yielding 10 percent or more of cash receipts from crops and livestock during year before first standard RR loan 1/

Number of farm enterprises	20 66	Total			
	900	Type - No.		Percent	
9	92 90	614	69 84	45.5	
	8	. 295	8.0	27.8	
3	8	257	***	18.1	
9 10 10 10 10 10 10 10 10 10 10 10 10 10	92 25	2.14	60 60	8.0	
5.	8	34 -	000	2.4	
3	60 69	6	\$ ±	0.4	
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lobal reporting	99 99	1,420	9 0 0	100.0	
lumber not reporting	d d		91	and the second s	

If Exclusive of Mid form are reporting to cash receipts from crops or livestock during year before first standard RR loss.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, 43 percent had only I enterprise such as dairy products, poultry, or potatoes, which contributed 10 percent or more of the total from crops and livestock. A single enterprise was most common. Twenty-eight percent of the borrowers depended upon 2 enterprises and 18 percent had 3 enterprises. Only 11 percent were diversified to the extent of having 4 to 6 enterprises each accounting for 10 percent or more of the cash income from crops

^{2/} Heven or more, each yielding loss than 10 percent of cash receipts from crops and livestock.

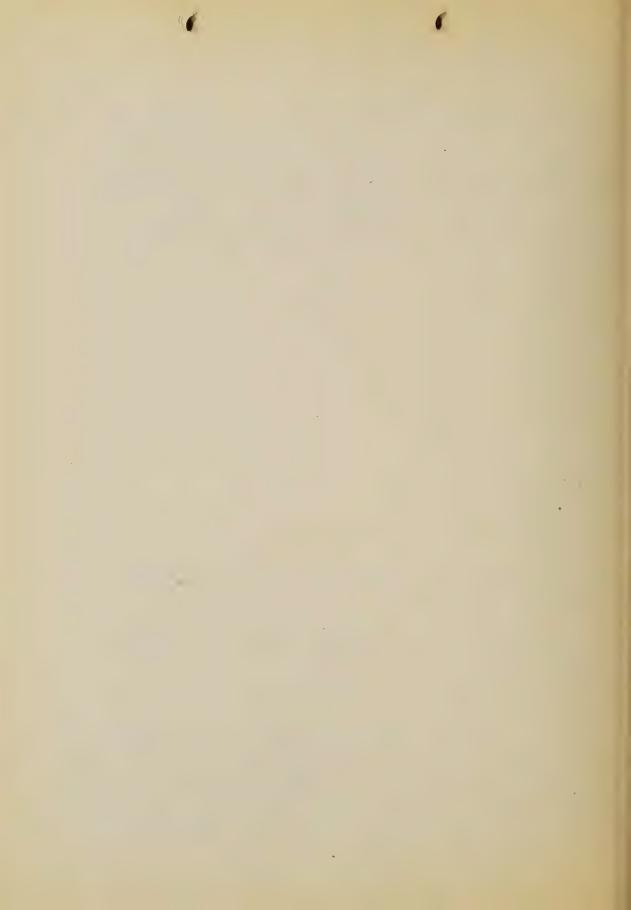


Table 59. NUMBER OF FAMT ENTERPHISES LAST RR RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years

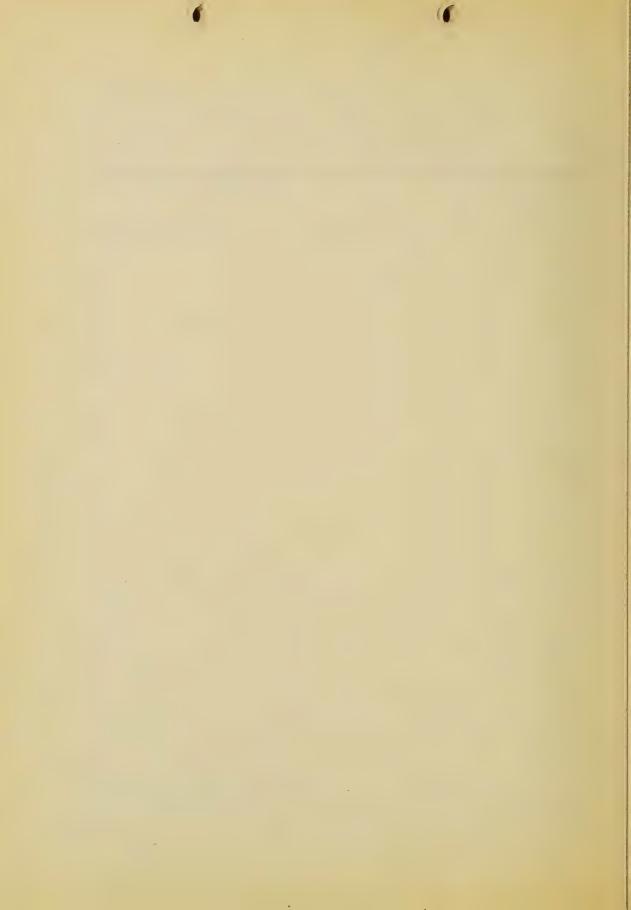
after fi	rst loan		Donne	Borrowers by number of				
enterprises during				rs after f				
last year of record:		อไ	. CLOD Year	o GT OWY T	rigo rouii			
after on the rounds			i ligan	. 2 June 12	TUATE			
*	Number:	a space and		the first to the same of the s	: Percent			
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3	:			2	*			
(293 :	45.5	: 46,8	: 50.3	: 36-2			
		r1 1	:	200	: 00 6			
3	171 4	26.6	÷ 22.3	30.4	23.6			
3	ans :	2804	: 00.3	. 20.1	20.9			
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1,0	45 :	7.0	: 6.5	7.2	: 7.4			
the section of the se			•	9 0	•			
5	9:	1.4	: 1.1	: 1.0	: 2.3			
,	9 9		0		:			
6	1:	0,2	© 2700 pilips tribus © 2700 pilips tribus	: 0.5	4 955 PPR LIID			
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reporting 3/	6	a	: 13	9	: 47			
TOPUL VALLE AL		The second secon	The second secon	a Tomorrowson and the same of	a Ry I			

1/ No eash receipts from crops or livestock.

One enterprise was depended upon by 46 percent of the borrowers enterprises, such as dairy products or potatoes, contributed 10 percent or more of the cash income from crops and livestock. About one-fifth had 3 enterprises and 9 percent had 4 or more. Diversification tended to increase with the length of time on the RR program.

^{2/} Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

^{3/} Exclusive of 1,039 borrowers with no record after entry on RR crogram.



The standard loan and during less year of rooms after entry on standard RR

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I Includes berrowers reporting no farm. Exclusive of 2,861 borrowers with no record after entry on PR program.

Moles & comparant nanto so experimental miles and the second of the seco after first standard loan,



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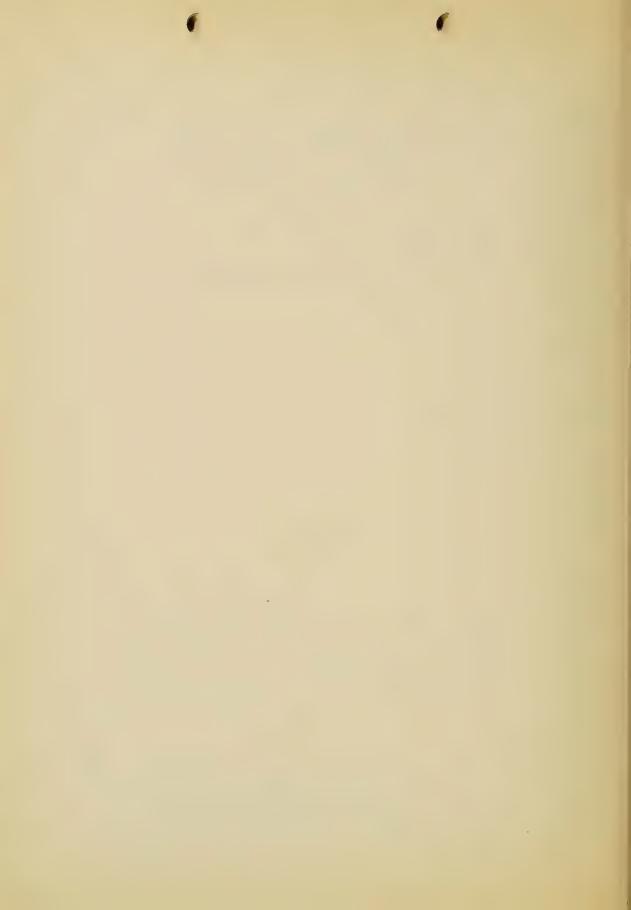
Table 61.- FAMILY EXPERITURES YEAR BEFORE RR:

Number and percentage of borrowers

classified by cash family-operating
expenditures during year before
first standard RR loan

Cash family-operating	00		
expenditures year before	9	20	tel.
first standard loan	9		ONOUTE BOOM
	9 9	Number :	Percent
Less than 100	0.0	19	8.7
\$100 to \$199	4 9	13	: 5.9
4200 to \$299	0 0 0	23	: 10.5
\$300 to \$399		59	26.9
460 18489		Art.	200.0
\$500 to 749	40 00	42	: 19.2
\$750 to\$999		12	: 5.5
A, can to St. Ann	i		.4.3
\$1,500 to \$1,999	•	etisteritik etak	© State name assets
\$2,000 and over		ents ever chia	© dette erns tilser ±
Total reporting	· c	229	: 100.0
Number not reporting	0 0	The second secon	2532
Median cash family opera-	0		
ting expenditures year before first loan	8 0		\$392

Information about cash family expenditures during the year before entry on NN was available for only 13 percent of the borrowers. The median for those reporting was 392. Twenty-eight percent of the borrowers spent \$600 or more for the family. (26A)



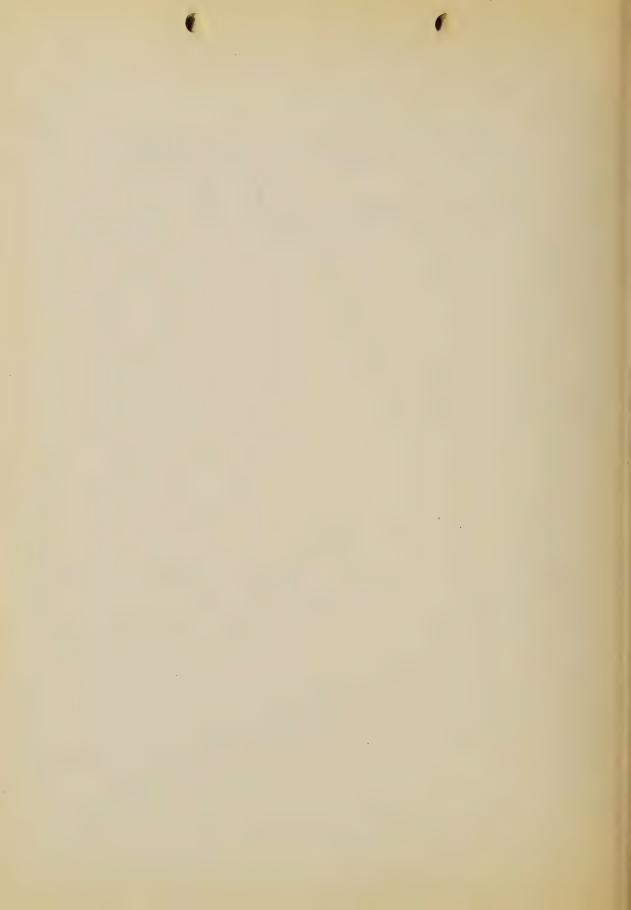
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Table 62 - FAMILY EXPENDITURES LAST RE RECORD: Number and percentage of last year of record after ontay on standard RR program

year of record	· Lerr	owers
Attación de como como como como como como como com	I MUNIOE I	Parcont
Less than 1100	: 20	5 · 4
\$100 to \$199 .	: 31	: , 8,3
\$200 to \$299	: 45	: 12.0
(300 to \$399	2 95	: 25.4
400 to 4499	: 64	2 17.2
WC to 1749	: 88	: 23°5
\$750 to \$999	24	: 6.4
(1,000 to (1,499	; 6	1.6
,500 to (1,999	2	: 0.3
\$2,000 and over	, 000	t mmcc
Total reporting	i 374	100.0
Number not reporting 1/ dian cash family-operating expenditures last year of record	\$ personal and an april on a year the	96

[/] Exclusive of 1,039 borrowers with no record after entry on tR program.

Information about each family expenditur a during the last year of record rationals for those reporting was 2396. One-fourth of the berrowers spend less 1.1 \$300; 8 percent apent \$750 or more for the landly.



Tables 67, 68, 69, and 70

Exclusion of the equity in farm land and building; decreased the median amount of net worth of borrows is at the time of the first standard loan for each of the 3 per lods and for each of the 5 Areas in the Region. For all periods, the median net worth with real estate equity was 31,540 and without real estate equity was 3819, or a difference of 3721. The difference between the 2 medians was greatest for Proostook County which ad the largest proportion of borrowers who had been owners the year before the first loan and least for Pennsylvania which had the smallest percentage of owners. Both with and without real estate, the median net worth was lowest for the third period borrowers and highest for the second period borrowers. The differences are summarized as follows:

Median net worth at time of first standard loan

	cluding farm	Excluding farm	bilitarings.
3/1/36-2/28/37 3/1/37-2/28/38 3/1/38-2/28/39	\$1,574 1,830 1,238	\$792 949 772	\$782 881 466
Total, all periods	1,540	819	721
Areas			
Arcostook New York Pennsylvania New England D-M-NJ	2,286 1,423 1,378 1,574 1,512	842 869 837 813 668	1,444 .554 541 761 844

While 2 borrowers in 5 had a beginning net worth in excess of \$2,000, only 1 in 8 had that amount of net worth after the equity in real estate was excluded. Two percent of all borrowers in the Region had debts in excess of assets at the time of the first loan, with real estate assets and liabilities included, and 6 percent with these items not included.

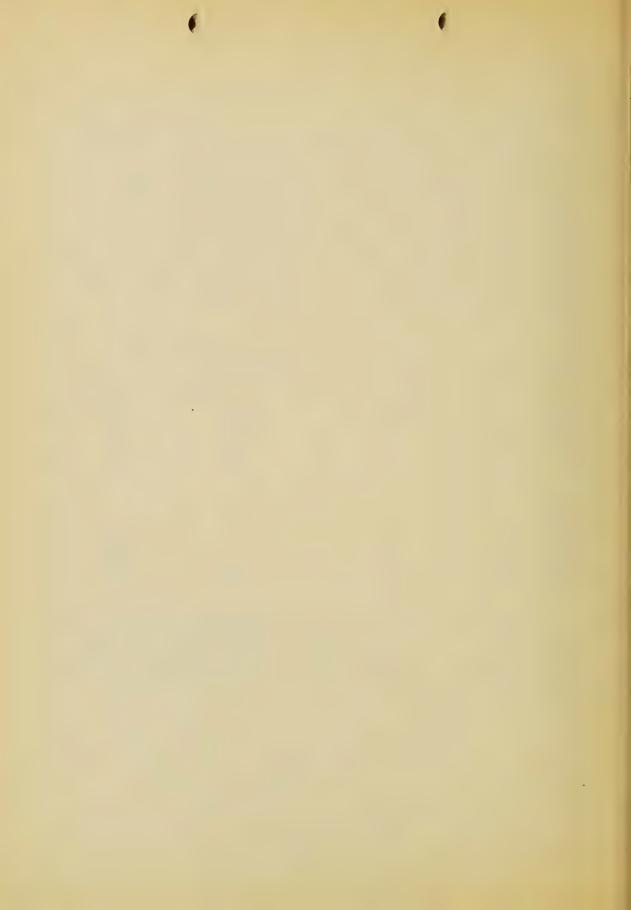
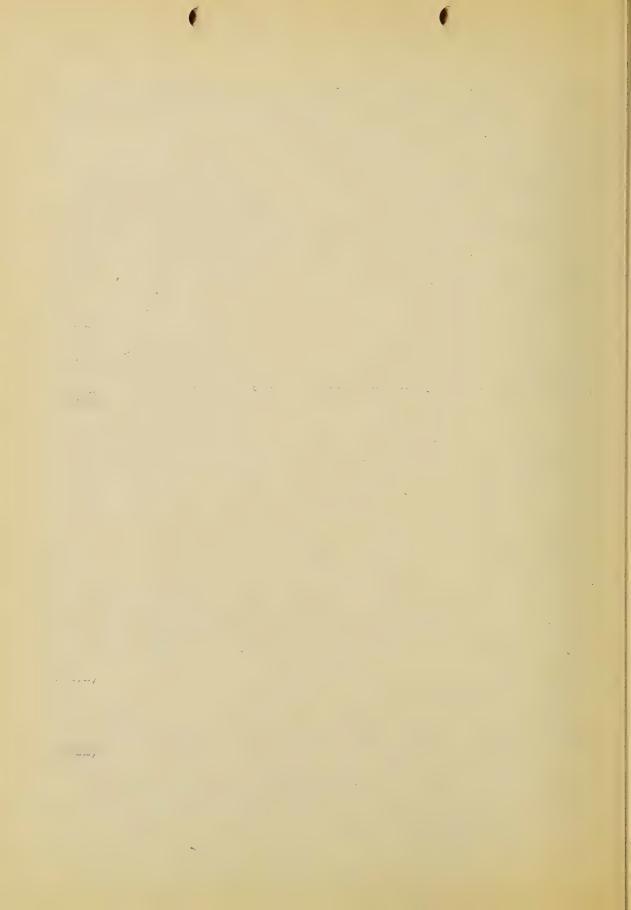


Table 67. WIT TORTH AT ETW. OF FIRST RR LOAM: Number and percentage of borrowers classified by net worth at time of first standard RR loam, by period of first standard loam

Net worth	tajanganakan dan dipanggan pama mentajaj protession terression andra telessor T	nggandir ye aye week aliga ta'u ay yagalanda na hada e militiin u milimi d d	: Borrowers receiving : first standard loan tetween				
at time of first	Tot	B.1.	3/1/36-	and the state of t	decreased in the properties of the parties of		
stardar 7 est	(3/12		Domonto		
:	Number:	rercent	Percent :	Percent	Percent		
-\$500 or more	23 :	1.3	1.4	1.2	1,1		
-,499 to -41	1	1.0	1.0/4	0.7	D Education to the latest late		
\$0 to \$124	23	1.3	3 3 3	the state of the s	1.4		
125 to 3249	70 :	4.0	3.7	Samuellaria - maria - maria di managani	6.2		
250 to .499		6 4	E-7	. 60	10.5		
2500 to 3999	316 :	15.1	* : 17.17	15 3			
\$1,000 to 31,499	250	14.5	1 1 3	144	17.6		
pl,500 to (1,999	a The state of the	2.1.1	10 1		119		
*2,000 to 02,999		27.7	117	: :			
13,000 to 14,999	, , , , , , , , , , , , , , , , , , ,	14.5	15,2	16 =	2.2.1.		
\$5,000 and over	i - 1000	17			· · · · · · · · · · · · · · · · · · ·		
Total	· ///	1(0,0		1000	; : (00,) :		
Mumber Para thip	6. / / / / / / / / / / / / / / / / / / /	·/	970		35,3		
Number not reporting		10	: 7	E Comment	© April Appen Hamp Electronomic State (State State St		
ledian net torth at time of first standard can	: : :	0	: : :2,5/1	: 230	:		

Note: A comparable table is also available for each Area in the Region

The net worth, including real estate equities, of new borrowers in 1936-39 was lover than that of now borrowers in 1936 7, while that of borrowers accented in 1937 18 was greater than in either of the other 2 periods. The radians in the first, second, and third periods were 1.5%, 1,830, and 11,238, respectively. The proportion of or were lith debts in excess of assemb decreased from 3 percent in the first are the 2 percent in the second and to 1 percent in the third. The proportions with a material \$1,000 at more wore Al purpose in respectively, in the first, second, and third periods (10A-1).

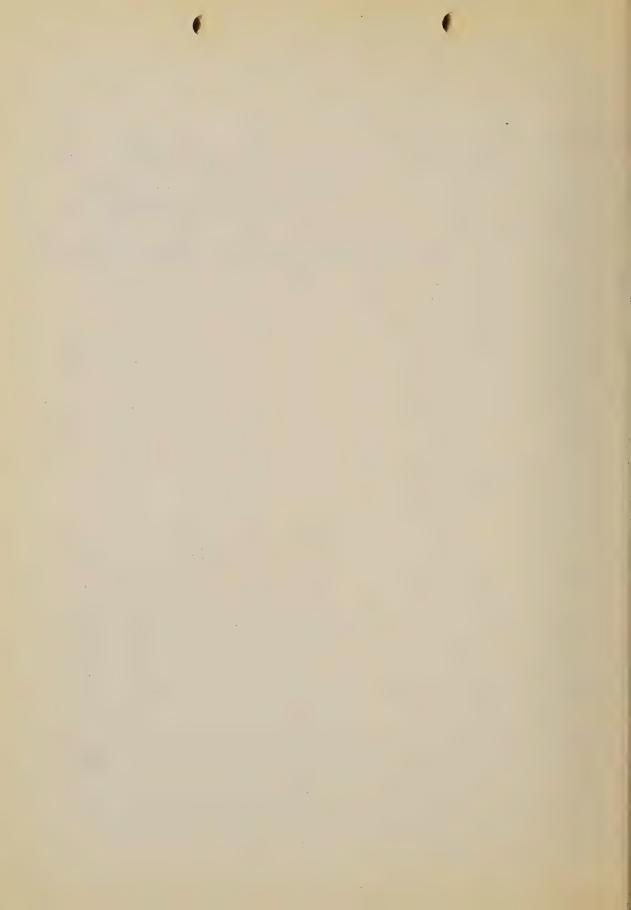


classified by net worth at time of first standard FR loan, by Arens

Net worth	ı His	otal.	8		of first	standar : New	
	23	1.3	4.3	0.7	0.3	1.4	1.0
\$499 to -\$1	1.7	1.0	1.0	1.2	0.3	1.0	1.6
to \$124	23	1.3	1.0	1.6	2.0	0.9	2.9
125 to \$249	70	4.0	3.3	3.7	3.9	3.8	6.2
?50 to \$499	146	8.4	4.3	10.5	12.3	5.4	8.1
500 to \$999	316	18.1	12.4	19.4	2 0°5	18.5	16.7
1,000 to 01,499	: 260	14.9	11.4	15.1	15.8	16.1	13.4
1,500 to \$1,999	: 193	11.1	8.6	12.6	8.4	12.7	10.0
1,000 to \$2,999	308	17.7	13.3	34.7	19.4	21.0	16.8
3,000 to \$4,999	257	14.8	21.4	15.8	12.6	12.9	14.4
5,000 and over	: 128	7.4	19.0	4.7	5.8	5.3	9.1
00-0		1.00, 3	100.0	100,5	100.0	100,0	100,0
The and the		742	210	430	23.0	582	209
· Kingar and Esponding		117	***	0		3	
dien net worth at time		540	2.800	12/23	503117	145W	51512

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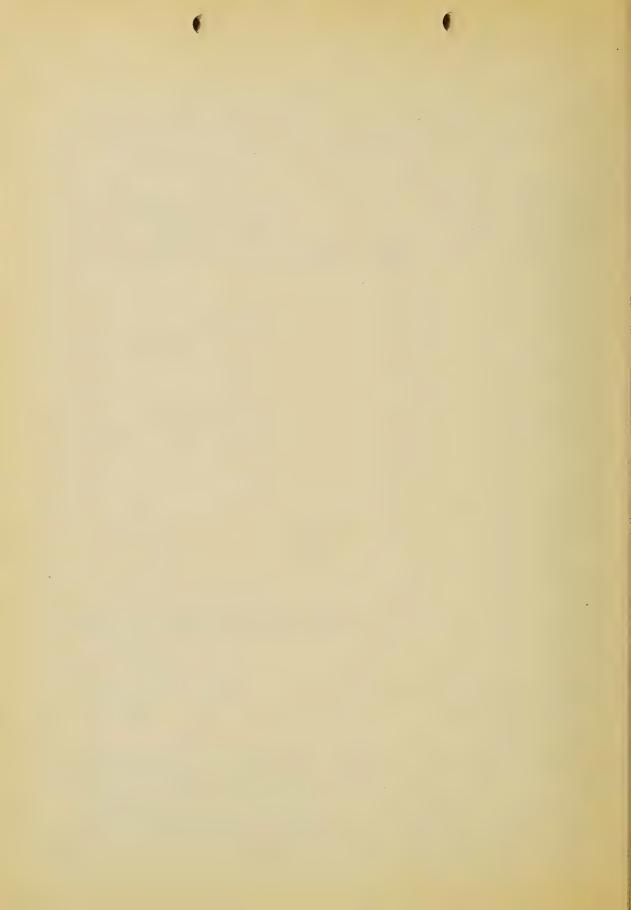
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Net worth, excluding	\$ 0	. w. B my . Sanga . Francis #0	i Sollovers receiving				
equity in farm real	4 2		: first sta	areland lour	between		
estate, at time of		al		3/3/37- 3	3/1/30-		
first element Ligar	boss		7.10				
	S DEFINER :	rercont	· Percent	Percent :	CPCCTÔ		
5 X) or more	19	5 6	. 33	13	2.6		
		: 2.£			1.5		
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2125 to 3249	: 109	6.3	6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	e 2	8		
253 to 352	5 15 E	14.1	* ≜14∘8:	1182	16.0		
30. 0 300	540			9			
1,000 to 1,499	2 33.6	18.2	17.0	20.0	19 5		
1,500 to 1,500	335 8.4		: 2 <u>, 3 6</u>	10.1.	to the second		
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3,000 to 44900		=	* £i	, <u> </u>	·		
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Tumber not reporting	0	16					
cluding equity in	9 8 6 6		0	ab er	5		
farm real estate, at time of first	2		0	*			
Standard load		319	1.1792	s 07/40	· · · · · ·		

Note: A comparable table is also synthale to: each area in the Begin

The proportion of borrowers with a negative net worth, excluding real estate, was targest among borrowers receiving the first standard law during the first period; the proportion with a net worth of 31,500 as also be lighted and period berrowers entering the real manner of the same marrow. The first period and 37% for third period borrowers.

(10A-3)



Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard he lost by Areas

Net worth, excluding	alda ungad silanda silah yalah ordinan vunimba da Arbag). I	gagi cerengilikin ingilahatik manananan cerengilikaka ama susam (orrower # 8			
equity in fant real estate, at time of	rob	al		t time of		suandard : New	
The Anappared Town			P 				
	Number	Percent	Percent	Poncent	Percent	:; lercent	: Porcent
500 or more	49	: 2.8	8.1	204	: 2.6	2.1	4 3
-,499 to -\$1	48	2.8	: 403	1.2	; 2,0	2.1	3 7.7
30 to (124	60	3.5	4.3	2,8	2.0	3 4.0	4,8
_125 to _249	109	3 6.3	3.3	6,0	5.5	7,1	8,6
\$250 to .499	257	: 14.8	8.6	16.3	16.3	15.0	15.3
4500 to 4999	540	31.0	31.2	30.2	33.5	31.6	27.7
.1,000 to 01,499	316	1 8.2	12.9	20,0	22.7	17.9	13.9
41,500 to 41,999	145	8,4	9.1	10,9	5.9	7.9	7.2
ik.000 to 12,999	130	7.5	8.1	7.9	6.5	7.8	6.7
3,000 to \$4,999	59	3.4	7.2	2.8	2.0	3.6	2.4
45,000 and over	22	1,3	2.9	0.5	2,,0	0.9	1.4
The special state of the speci	s XXX	,000,0	100.0	100.0	100.0	700°0	100,0
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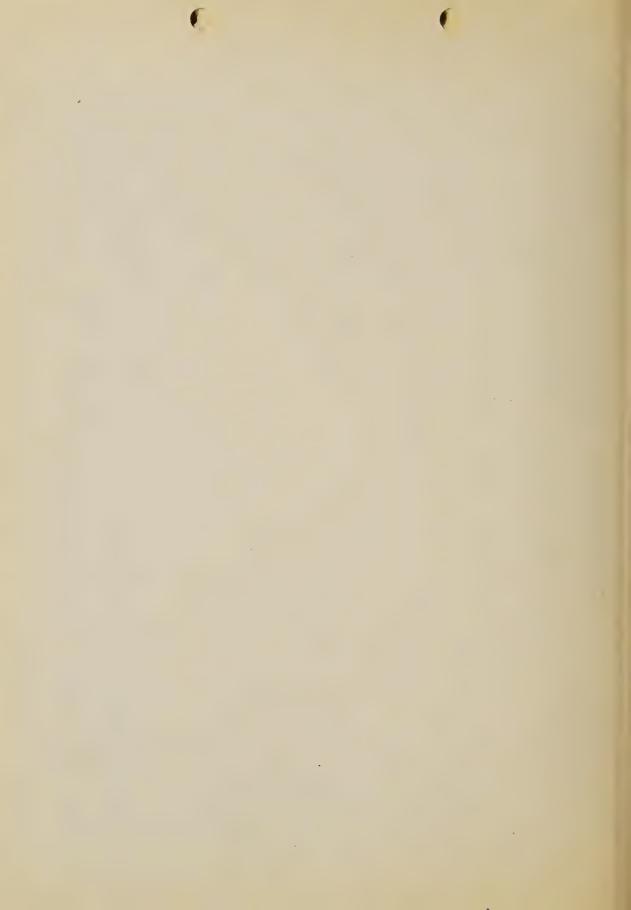
lad a negative nat worth at the time of the first losn, when real estate equities are excluded, as compared to 4 percent and less in the other areas. The median met worth was lowest for the Para-NJ area, w668, but for Aroostook County was next to the highest for the Aroostook County borrowers had a net worth without farm

resi estate, of 32,000 or more as compared with between 3.0 and 12 percent in the other 4 areas.



ANDERSON DE LA LACE DE LES CONTRACTORS CON

		Trknown	\$5,000 and over	\$\$,000 to \$\$,8	\$2,000 to \$2,9	\$1,500 to \$1,9	\$1,000 to \$1,4	\$500 to \$080.	\$250 co \$8.99	\$125 to \$249	\$0 \$0 \$1.00	to off	*\$500 or more	
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		£	6 9	pol.	co	ඟ	(V) Jeen	#J	<i>\$</i>	<i>\$</i>	0	8	455 AD	
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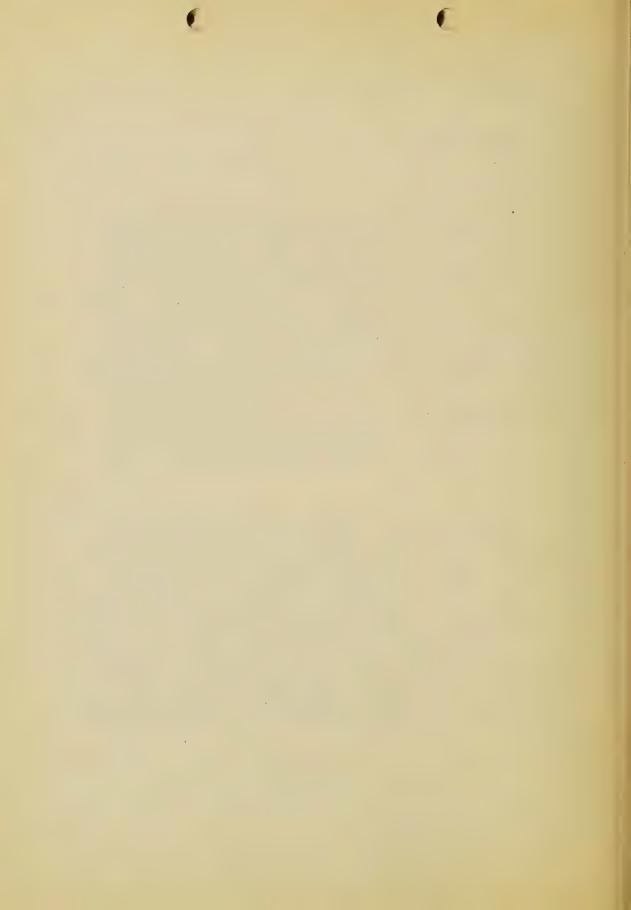
Tablica 72 and 70

Table 72

Over one-half, 57 percent, of the borrowers for whom a record was smalled after entry on RE had a lever net worth at the time of the last record than at the time of the first lean; 35 percent incurred a decrease of \$500 or more. Ninetven percent increased their not worth by \$500 or more. The median change was a decrease of MAG. Pifty, five percent of the first period, 53 percent of the second, and 56 percent of the third period borrowers had some decrease in their net worth by the time of their last record. The median changes were decreases of \$600, \$296, and \$140 for first, second, and third period borrowers respectively. All of the Maird period borrowers had been on the program I year at the time of their last record; the majority of the record period borrowers had been on 2 years; of the first period forrowers, one-half had been on the program 3 years; less than one-fourth, 23 percent, had been on 2 years; and over one-fourth, 27 percent, had been on 1 year.

Tacle 73

Over one-half, 57 percent, of all betweens with any record of change since receiving the first standard loan had a lover of two th, encluding fame real estate, at the time of the last resers then at the time of the first loan. This decrease was reported by 52, 60, and 60 percent of the betweens with records 1, 2, and 3 years, respectively, after the first standard loan. Twenty-sine percent incurred decreases of 3500 or more and 15 percent had increases of 3500 or more, excluding real estate. The median change for all betweens with records was a decrease of 394, with decreases of 31, 313, and 315 for borrowers on the pregram 1, 2, and 3 years, respectively. The borrowers with a 1-year record ending between September 1, 1936 and higher 31, 1937, had a median increase of 374, being the only group with a median increase.



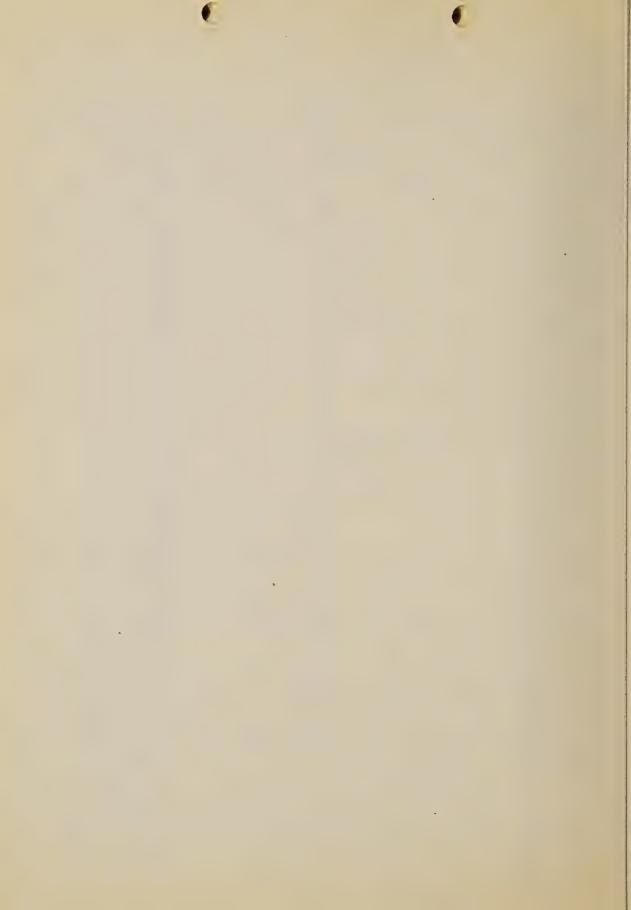
classified by change in net worth from time of first standard lean to time of last record after entry on standard RR program, by period of first standard lean

Change in : net worth :	Pot	HEETS .	first sta	mers recai ndard loan	betrees
\$ \$100 to \$50.10.	172 :		: 23.5	37.5	11.0
-000 da -000	7	H.I.	12.7	21.17	_111
			2/3	6.5	2311
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30 to \$124	52	6.7	: 8.6	1 724	12.2
\$125 to 3249	33	to be de	2	3.7.	7.3
	27.7	: 10.8	: 10.7	10.6	\$
\$500 to \$999	65	2.3	2.2.9.9.	: 8.5	9.11
1,000 1 (1,97)		1,2	E T.7	17	17
52,100 and som	1 1			<u> </u>	-
tot 1	. 171	1,000,0	100.0	100,0	100 0
Webs room	7		1 111	1.09	83
Number not reporting 1/	:	2	B with one title	3	Employed
Median change in net worth	i media	46	2 - 26200	: -9296	-3249

^{1/} Configure of 1,009 commerce with the related after smart on the

Table 73. "CHANGE IN NET 1985), THE DIVINE FACTOR Whather end partentage of borrowers classified to specified loan to specifical continuous actions that loan

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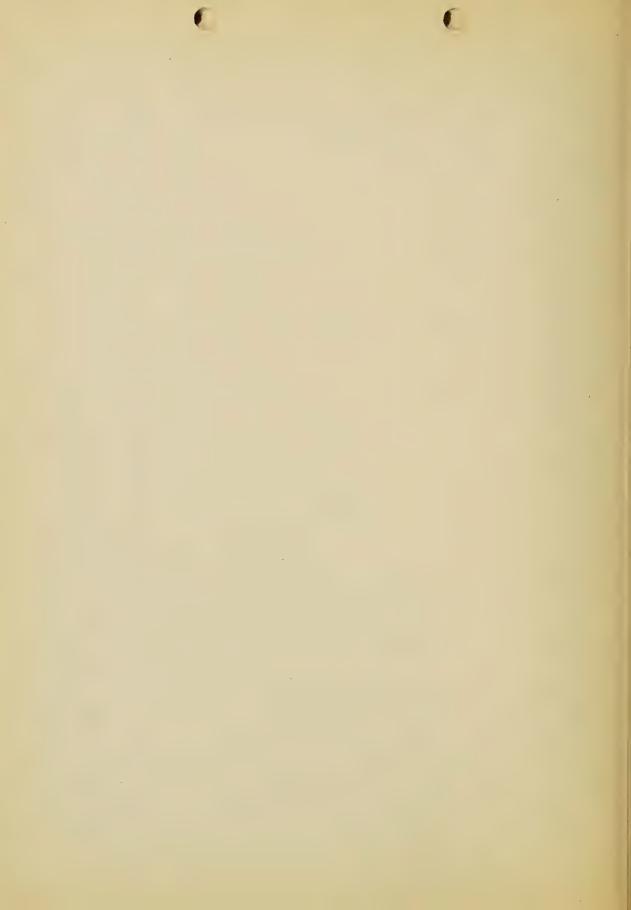


AND THE PARTY OF T The second of th the of the recent when with on the recent when the program

tandard l		Unknown	\$5,000 and over	\$5,000 to \$4,999	\$2,000 to \$2,999	\$1,500 to \$1,999	\$1,000 to \$1,009 .	566\$ 04 00S\$	\$250 to \$499	\$125 80 \$249	451\$ os 08	14 6642	~%500 and over	CONCINCTION AT THE OF
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\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Ca	9	jus.	E-vill	เง	9	œ,	50	<i>C3</i> ₹~	On.	W	W	n	100 S OF 100
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The first of the circ of surry to these decreases taking than increases fire milestry of borrowses with a mak The table share a boundary for borrowers who had the larger net worths; exclusive of the equity in form THE REPORT OF THE PARTY OF THE



of beriows a small inity and a first standard loan.

Value of assets at time of	- Principal Parameter (n. 14.20) (1225 (n. E. 2020) (1225 (n. E. E. 2020) (1225 (n. E. E. 2020) (1225 (n. E.		: Borrowers receiving : first standard loan between					
first standard loan	Tot		: 3/1/36-	: 3/1/37-	3/1/38-			
me send much that a line is all yet the line	Number:	Shirteen and the real probabilities of the artists of	: Percent	Percent	Percent			
Leas thia 1.15	10 -	0.6	0.0		14.14			
5125 0 1149	·	117		7 =	= %			
\$250 to \$499	88	5.7	5.3	2.9	7.1			
\$500 to \$999	180	10,3	: 10.9	7.6	11.9			
31,000 to 11,431	130	j. 3						
41,500 to 1,909	1 2 1	7.1	2 7 7 8	1 J. J.	5.0			
#2.000 to \$2,599	206	11,5	6 1	13.0	14.3			
\$3,000 to 3,909	202 -	11.6	102	12.4	14.5			
\$4,000 to \$5,999	217 :	35 2	1.3.	20 4	18.2			
\$5 000 to 19 999	265	15.4	: : 16.0	10.4	10.2			
\$10,000 and over	1.58 ±	9.1	: 20	13 /	4. 2			
Total	XJ.A.	1,00 · 0	1,00 0	100,0	100.0			
Number reporting	1,7	43.	970	418	353			
Number not reporting	an daligu gerakaan jihigi seri ji na aqaa an dili titi, dili terita attar tari di ili dali asaa kasa D B	egy v tautau yn y Tilliaudd heidd troedtmeredd yn eidd ffel differ o redd redd red o'i	. 7	3				
Median value of assets at time of		en state der der der der der der der der der de	9	en e	On many Production provides the contract of the special purpose of t			
five size river		09	D.321	\$4,000	2,73			

Only one-third of the borrowers had assets, including real estate of less summer 600 at the time of the limit of the first period borrowers with assets of this amount varied from 36 for the first period borrowers to 24 for the second and 42 for the third period borrowers. A similar shift occurred in the medians, which were 2,322, 4,026, and 32,736 for first, second, and third period borrowers, respectively.



For Administrative Use Daly Region

rable 75 - NUMBER OF COME AT TIME OF PINST RM LOAN: Number and percentage of berrowers classified by number of come owned at time of first standard RR loan

Humber of cows at time of first standard lean	; bo)	nonell Tonellog
* Access to 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Commercial	Parsent
No come no other emitle	2 5 448	25.8
	: 27,3	; 15.8
	: 235	: 13.6
	: 1.37	2 7.9
	2 95	3 5-5
5 to 9	: 247	: 14:3
LO to 29	3.70	: 9,8
20 to 39	: 54	: 3.1
9 and over	2 L	2 . 0.2
to cows. but % or more other cattle	: 63	; 3.6
Satisle, type un mom	7	: 0.4
Potal reporting	: 1733	3 100.0
tamber not reporting		g

(20 21

At the time of entry on the RR program, one-fourth of the borrowers and no low- or other catile. Another fairth, 29 percent, had 1 or 2 cows three percent had 20 or more cows. The proports n of borrowers actions any catile was more than 3 times as large as the percentage the had been faim laborers or 'ronfarm' during the majo part of the resc be one the flist lose.

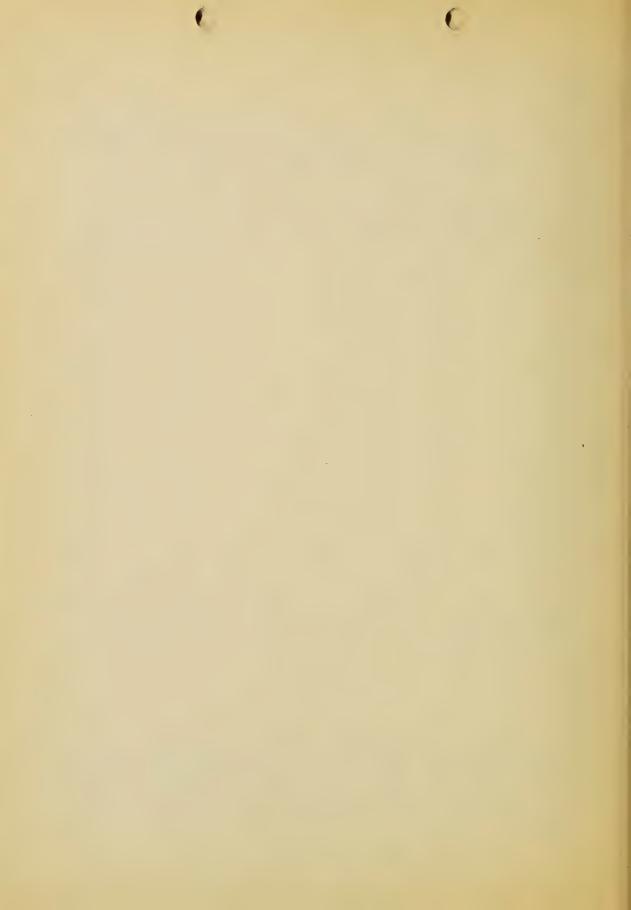


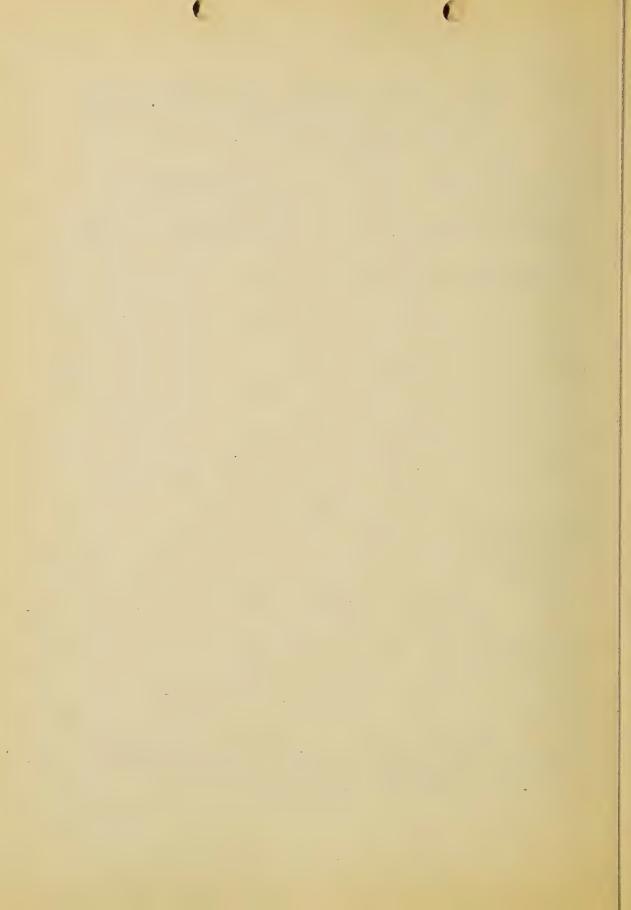
Table 77.—NUMBER OF COUS LAST RR RECORD: Number and percentage of borrowers classified by number of cows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of cows : at time of :			: Borrowers by number of crop years after first loan						
last record :	Tet		*	4					
afterment calds	and the same of th	to so the		rercent					
No cows, no :		173	•	- 179 T					
1	98	annumentation of the same	10.7	: 15-6	16.4				
2 ·	83	11.8	· Distriction	13.2	12.7				
The second of the second secon	67, settlett.	25.	. 32	11/2					
4	49	7.0	·	2 7.5	and the second s				
5 to 9 :	155	22.0	inamen dala daman	a 18 Lineare	Same analysis and a second				
10 to 19 :	128	18.2	20.6.	: 18.9	: 14.5				
20 to 39 :	26	3.7		: :	4.1.				
40 and over	republicación con construir de la participa de la partic	0.5	. 0.4		Section of the sectio				
No cors, but 1 or:	7	1.0	1. 8 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	: 0,5	0.5				
Cattle, type : unknown :		0.6	• O. A. C. C. A. C.	2 0.5	:0,9				
Town	XIX.	100,0	10000	130.0	10011				
Number reporting :	contravante conventivamentarion	704	272	2 222 cm	: 220				
Number not : reporting 1/ :	tan propositional deserving a relativistic description of the second d	8	: 2	5 4	2				

^{1/} Exclusive of 1,039 borrowers with no record after entry on RR program.

One-eighth of the borrowers had no cattle at the time of their last record after entry on RR. One-fourth had only 1 or 2 cows.

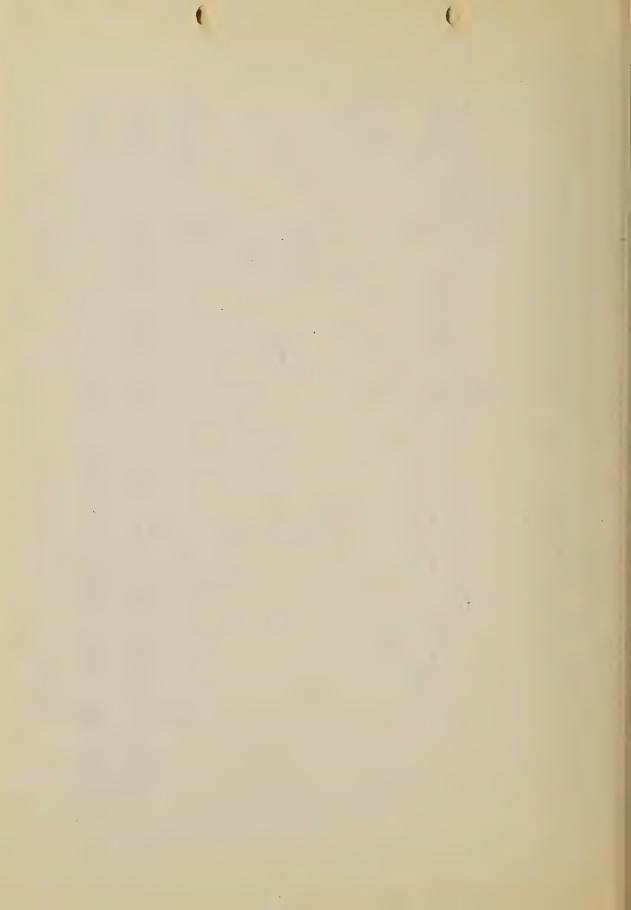
Two-fifths had 5 to 20 cows. Four percent had 20 or more cows.



standard RR program

Total 1/	Unknown.	Cattle, type unknown:	more other cattle:		20 to 39	10 to 19	5 60 9	\$	€.3	A	į-d	No cows, no		Number of cows at time of first standard loan
712	4	N	N	es es co	17	54	53	· · · · · · · · · · · · · · · · · · ·	\$	107	E	, 165	No.	. Total inc other borrowers cattle
86	dess cate eras	£ 60 50	ম	distribution of the contract o		- cp-4D-cp	p.d.	j.d	لسإ	w	w	75	No.	no cows,
136	r	3.3	Ener.	Constitution of the Consti	Con resident		15	7 ::	<i>₹</i>	5	10 mm	5. 6	100	OR LE
the same of the sa	7.	\$0.00 to	j. 2	1/25 deve tues	£ 5		7	Marie 11 marie	(P)	3	13	S	No.	
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THE COUNTY OF TH	f-mi	P. State Contract	was go diff	1	new distribution	eggs and C.A.	and an extra	, 41	east interesting	3 ° min (C)	<i>\$.</i> 5	\$~	No.	: No cows, but:Cattle,:
State of the state	grade Corp. Tr.	***************************************	day day day	17 C. 74 . 1	4			AND USE HAVE	***	V.). 4	. /-	No.	OF S
(q)	12	day was have	edito series office	1. 2.	:	t .	1	įi	gud.			•	io.	20 Oc

The Exclusive of 1.039 borrowers with no record after under on 12 program.



percentage of borrowers classified by number of hems owned at time of first standard ER loan

Rumber of heas a		gene and the same	Tota	3.2
time of Circl standard	i loan	7	borro	wers
	d the State of State of American State of State	* * * * * * * * * * * * * * * * * * *	Number	Percent
		C AI	* 1	8
No hens, no other poultry		\$ 6	443	25.6
2 1 00		**************************************	ים פון	3
1 to 24		÷	371	: 21.4
25 to 49		3	308	17.8
was eep may		9		9 .
60 to 74		8	145	8.2
		ă		n 0
75 to 99		8	41	2.4
		9 0		9
100 to 149		B 4	62	3,6
150 to 199 .		*;	C) 870	3 7 1
150 to 199			60	: 1.4
200 and over		· ·	96	5,5
W J J State G V V T B		* ,		0
No heas, but other poultry		61 ft	68	3.9
		9	,	0
Poultry, type unknown	,	\$	1.77	: 10.2
m / 3		e 0	2 5250 6	2000
Total reporting	anan sadahan cara ataun tilaga ta fallan an tilaga ta	Committee and the committee of the commi	1,734	: 100.0
		3 P		
Number not reporting		STREET AND		17

Che-fourth of the borrowers had no hens or other poultry at the time of the first standard loan; this is more than 3 times as "nonfarm" during the major part of the year before the first loan. About two-fifths had less than 50 hens. Ten percent had 100 hens or more.

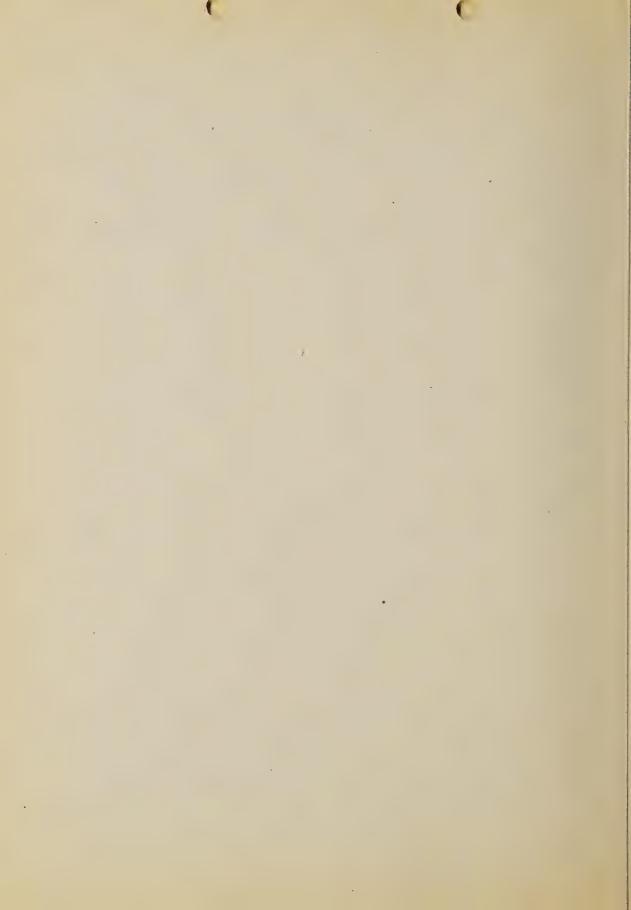


Leblo 60. ARMADA OF HIMS LAST MA WECOMB: Number and percentage of bourcower classified by number of heno omied at time of last record after entry on standard RM program, by number of crop years after first loan

Tumber of hens			: So we ees by number of corp geens after first lean						
last record . :	lanting.	roro							
No heas, no	3	Persont	9		CONTROL SAME				
order prultry	Service state of the committee	Amended are A harmanished partial	รีเสียมายครั้งเกิดตัวเก็บ เร็บ และ และส ช	to macronom of the was more	: 15,8				
1 SO 24 The second series and a second second series and the second second series and the second sec	and a see Dree and	9.0	14:7	10.4 2	3.2.				
25 \$0 49 services of the service of the service of the services of the service of the services	en a ranalisa an il trontamento si rei tr	8.8	9. 10.5	9.5.	in we can a destruction of				
50 40 74	47	6.7	11,0		do de				
75 to 99	13	1.8	in hoke	o	2.5				
100 to 149	2 San January - Carrier 20, 201	others was a second consistent to second a	a Tolk some	e de la companya de l	A responsibility to the control of t				
250 to 109	20	1.4	3 3 - 2 - 2 - 6 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5	i Lesser a Grid derica e	2 				
200 and ever		5.8	: :	s 2	an amilia men				
offer mealtry Poultry		langung Arbeit an sa	5.2	1	i Landa Barra				
type unknown	31.0		24.5	e deleo6	67.7				
Tokal	XXX	100.0	2 2 JOO O CONTRACTOR OF THE CO	? 2 100.0 2 20 20 20 20 20 20 20 20 20 20 20 20 20	100.0				
Number reporting	t La transcense service and	3	e 272	e 211	222				
Tember met	anders, and second of the state of the	Q Automore cares mass	tan onge montagnak ang katok e	0 3 3	o e energy massacrit representation				

1/ Exclusive of 1,039 borrowers with no record after entry on RR program.

At the time of the last record after entry on RR, one-sixth of the borrowers had no hons or other poultry and the proportion was the same regardless of thether the borrower had been on the program 1, 2, or 3 years. Interpretation of the data on size of flock is difficult because 44 percent of the borrowers had poultry but the number of hons was not reported. For those reporting number of hons, small flocks of less than 75 mens were meet common.

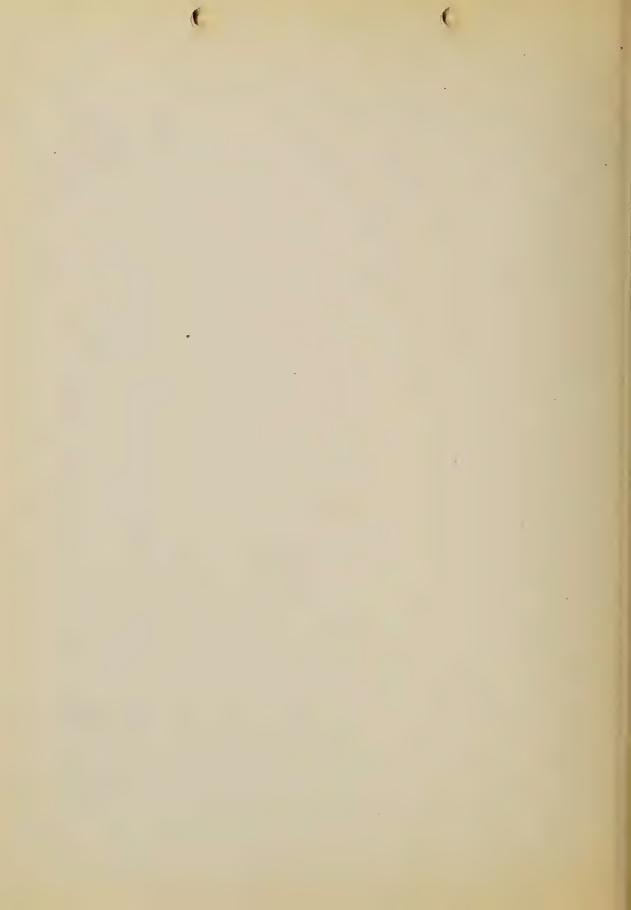


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		umountum odką	Poultry	other poultry	STI OIL	200 and over	150 to 199	100 to 149	75 to 99	50 to 74	54 03 58	2 00 24	No hens, no other poultry		Logi	The second of		Municar of head
	200	60 00	3	(c)	P Ga	ψη Θ φ	09 03	03 67	90 of	€3.	03 48	03 00	5	O CANA	a sportogera	Potal	13 (oe ,
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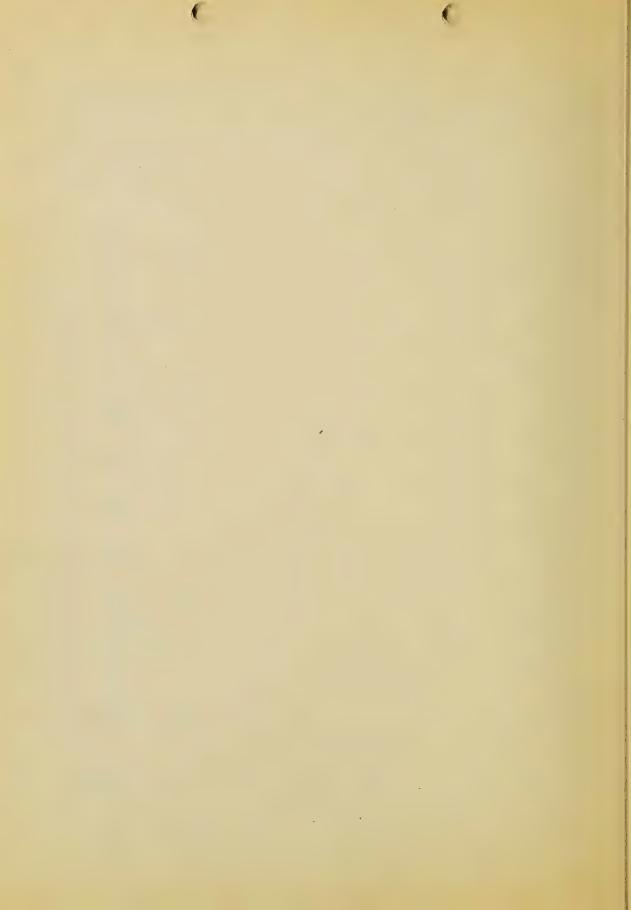
THE THE PROPERTY OF THE PROPER . . . That standard loan.



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and the properties to be a compared to the second of the s ther first standard loan.

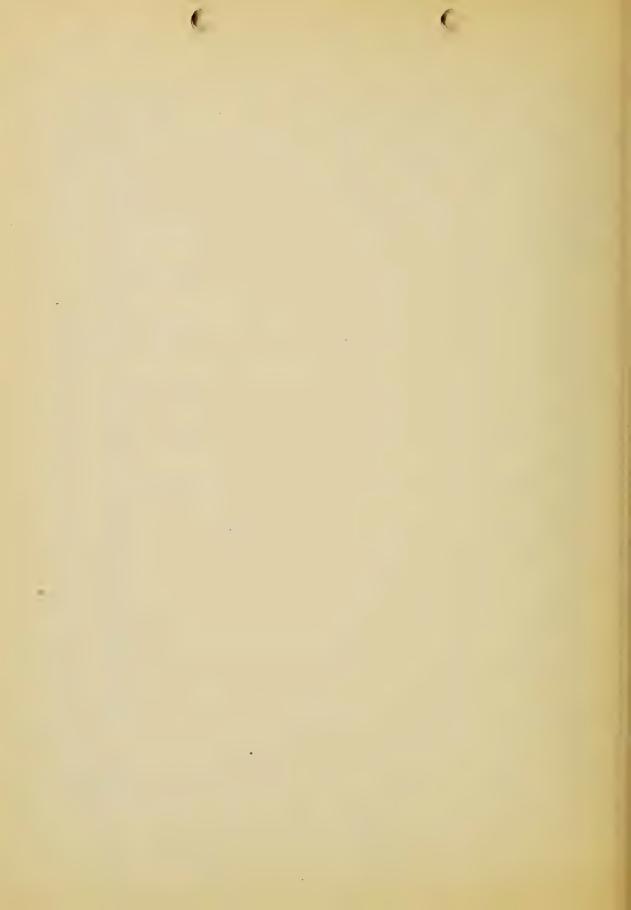


Table S4.-NTIME OF 30 IS AT TIME OF TESTINE LIANS and percentage of borrowers classified by runter of sows owned at time of first standard IS lear

Number of sous at time of first standard loan	b alle site our services 4 4 10 10 10	borr	ta: towars
No sows, no other hogs	2	961	; 55.5
		208	3 28 37.
	2		*
1	?	4()	2 2.3
5	0	9	; C. 5
6 to 10		20	: C:6
ll or more	2	1.	a Cal
No sows, but 1 or more other hogs	4.0	385	: 16.4
Hogs, type unknown			: 4.2
Total reporting		1,755	2 200 C

Number not reporting

fifty six percent of the borrowers had no hogs on the time of their first spenderd lear; 32 percent had I sow. Sinteen percent had no sows but did have lear more other has. The propertion without hogs was in these the percentage of the rowers who were farm labourers or "monfarm' during the major part of the pear borfore the first loan;

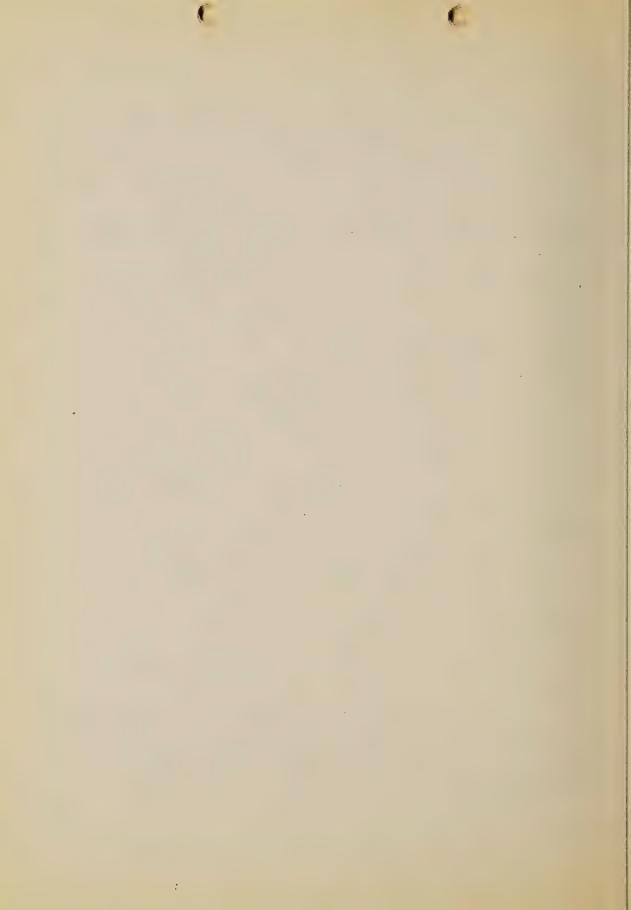


Table 85.-NIMER OF SOMS LAST PRINCORD: Broker and percentage of borrowers classified by number of sows owned at time of last record after entry on standard Bil program, by number of crop years after first loan

Funday of some			: Borrow	IC:	es by nun	tbe	er of
at time of					after f		
Lest record	To	tal	appeals, or whom the server	en de constante		0	gar e angul tingkapangan talih gantan in ti tin ya rezene. Weber
after entry on RR:		owers			2 years		
Maring 44% allered 18,000 mag 200 and 1800 and 1	Munber	: Fercont	: Fercent	0	Percent	0	Percent
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no other hase	324	a Abalana		6 6 6 6			4206
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2	e 2.9	2.7	: 1.8	0	2.8		3.7
& and a second s	e Samunia anno anno anno anno anno anno anno a	:	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	20	cameral 2.0 Base	6	
	o o o	. 0.6	: 0.4	0 0	0.9	9 6	0,5
5 to 20	. 4	. 0.6	· • • • • • • • • • • • • • • • • • • •	7 00 30	C 6 5	12 0 0	0.9
where the transfer and the same and the same the same that	All and the second seco	: 0.6	= 0.4	5 3	0.9		0, 5
No sows, 1 or more other hogs	2 2 3 3 3 3 4 4 3 4 4 4 4 4 4 4 4 4 4 4	: 10.4	: 11.8	0	10,8	*	
Hoge, type unknovm	: 132	: 18.7	: 11.4	S C waterpair to A	22.03	0	25.6
Total	: X/X	: 100.0	: 100.0	41 41 41 41 41 41	100.0	0 0	A CONTRACTOR OF THE STORY OF TH
Number reporting	D D D D D D D D D D D D D D D D D D D	702	: : 271	# G O	23.2	0 0 0	27.8
Number not	4 :	2.0	: . 3	9 9	3	*	
Water or an							

^{1/} Exclusive of 1,039 borrowers with no record after entry on RR

Almost one-half, 46 percent, of the borrowers had no hogs at the time of their last record after entry on RR. The fact that 19 percent of the borrowers were known to have hogs but the type of hogs was unknown, limits the value of the percentage distribution by number of sows. However, 1 or 2 sows were most common for those



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mergord RR program

		imondali	Hogs, type unknown	No sows, 1 or more other hogs	ll or more	6 to 10	ST			to.	and the second	other hogs	at time	
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Table 91-LIABILITIES AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities at time of first standard RR loan

Liabilities at time of	3	Tota	
first standard loan		Number	Percent
	*	MMMAI	: Laidance
\$0	70	119	: 6.8
\$1 to \$124	00	187	: 10.7
\$125 to \$249	5	110	:
1100 CO 6052	ê	110	: 5°0
\$250 to \$499	:	161	: 9,2
\$500 to \$749	2	101	: 5.8
\$750 to \$999	0	83	: 4.8
	\$		2
\$1,000 to \$1,499	\$	166	: 9.5
£1,500 to \$1,999	:	135	: 7 ₀ 7
.2.000 to \$2.999	:	203	: 11.6
\$3,000 to \$4,999	:	243	: 14.0
49,000 to, 44,999		5.30	: 1700
25,000 and over	*	238	: 13.6
Total reporting	:	1,746	: 100.0
Number not reporting	to the second se	ti i jagani til tagamininti om diskriganga stil	5
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Median liabilities	:	\$1,33	37

Seven percent of the borrowers reported no liabilities at the time of their first loan. Another 26 percent had liabilities of less than \$500.

Almost one-half, 47 percent, owed \$1,500 or more and about 1 out of 7 had liabilities of \$5,000 or more. The median amount of liabilities was \$1,337. These data include real estate mortgages.

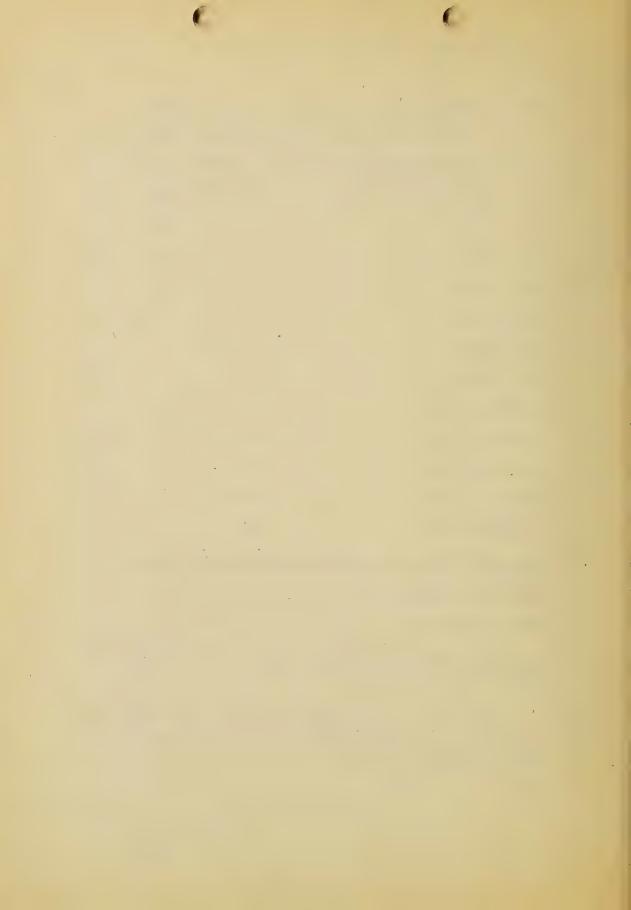


Table 92.—CHANGE IN LIABILITIES: Number and percentage of borrowers classified by charge in liabilities from time of first standard loan to time of last record after entry on standard IRR program, by number of crop years after first loan

Change in				ers by nuri	
liabilities	borrov Lumber	ers		2 rears	steravellessa on Distriction organization
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=3/.09 to =3250	3/7	2.4	2.2 2.2 cm	1.9	3.2
<u></u>	18:	25	en management and and	2 A A	3.6.
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33.25 to 22.9		- contracted discount	10.6	to come and the second	
\$250 to \$499		and Solver	20.3	12.5	13.1
711 28 2 272		,	10.		250
1,000 to 11,999	302 :	14.3	14.2	12.4	15.3
.2,000 and over	69 :	9:7		12.0	16.1
		101.	30.5		
Number reporting:	alle all the second	CONT. AND ACTION OF THE PARTY OF	274 	21.6	222
reporting 1/ in liabilities		en - er og serfamme dogsål	PRODUCT OF THE PROPERTY OF THE		is a second second

1/ Exclusive of 1.039 borrowers with no record after entry on RR program.

One-fifth of the borrovers for whom there was a record of change had decreased their indebtedness since receiving their first standard loan. Such a decrease was reported by 15, 23, and 24 percent of the borrowers with records 1, 2, and 3 years, respectively, after the

by \$500 or more. Forty-five; 52, and 51 percent of those on run 1, 2, and 3 years, respectively, had increased their lia-

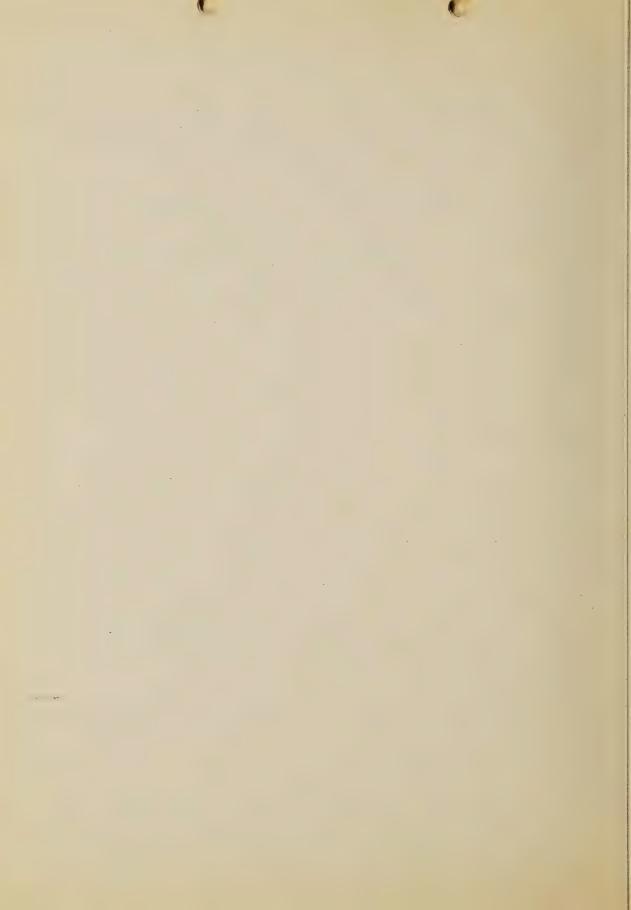
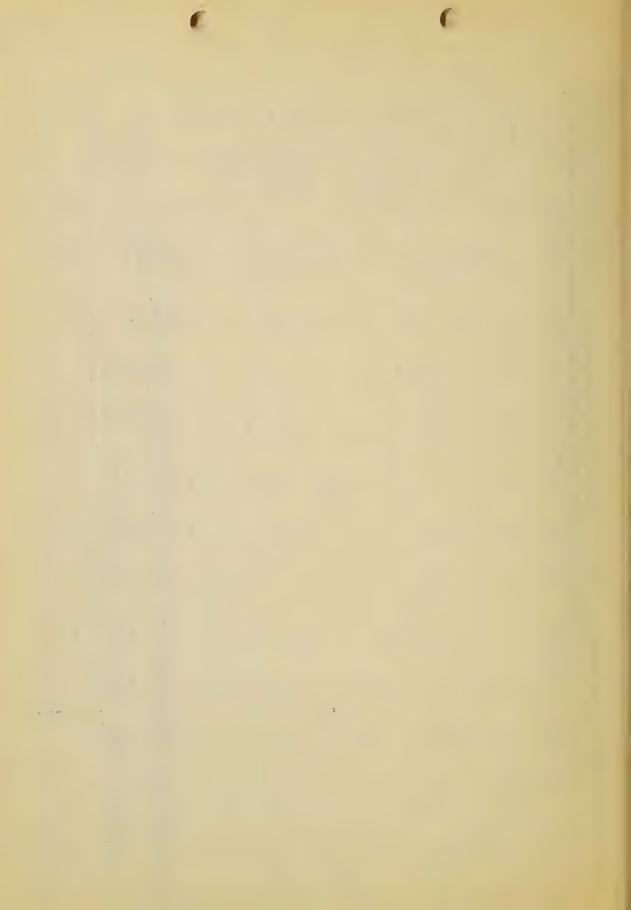


Table Po.-Living At Time Of FIRST HE LOAM AND CEASER IN SIGNET FRIED. Number of borrowers classified by

loan to thus of last record after entry on standard All program

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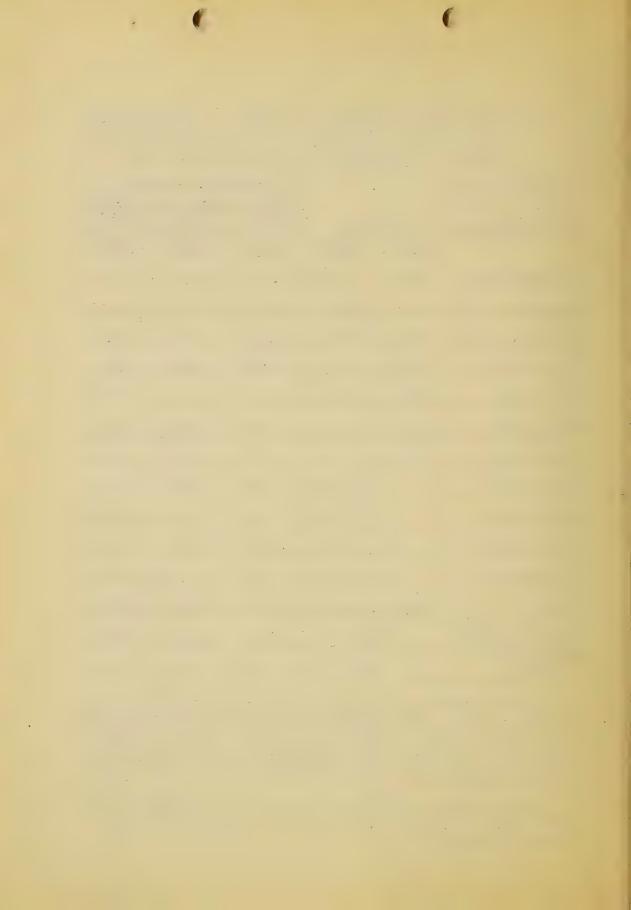


lebis 94.-LIABILITIES AS PERCENTAGE OF ASSETS AT THE OF FIRST RR
1/AN: Number and percentage of borrowers classified by
liabilities as a percentage of assets at time of first
standard RN lean, by period of first standard loan.

LTTL = TENE			110.7	7 (=) (a) (1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
at time of	175	al	3/1/360	3/1/37	
			in Son a Sonore	or love lones .	3/36/50
	-	Percent		_and the	
No liabilities	118	·		manufes 2	
2012 (20)	.390		20.3	11.5	72.3
20 to 30.0	361	20.8	20.0	22,37	
40 to 59.9	435	25.0	24.9	28.8	in amazini da di
60 to 79.9	25 	18.7	16.8		21.0
80 to 99.9	128	i .	3	7.9	emantices recovered to 3
100 to 119.9	n 23 armoque unimitation de comunicati	i	207	a Lannace and the Lan water	0.6
120 to 139.9	G Communications of the second second	e de la constantina del constantina	0,2	o 2	3-a-rangement agent 6.2
140 to 159.9	2	0.1	e Och	2.2	g 0 3
160 to 199.9	· 8	£ 0.5	0.6	• 0,2 	0.3
200 and over	o inam managarinan	\$ 0.2	s O. 3		Park Solvenor
Total	STATE OF THE PARTY	: 300.0	: 100.0	: 100.0	100
fort is personally				2001	350
Number not recording	eli 20 El Ar Artisterrelitares autoritisticanos d'indrinrelitares	13	The same of the sa	2 3	* 2 * 2

About 7 percent of the borrowers reported no liabilities at the time of their first standard loan; the proportion shifted as the time of their first standard loan; the proportion shifted as the time of their first standard loan; the proportion shifted as respectively. For two-fifths of all borrowers the liabilities reported amounted to less than 40 percent of all the assets reported.

About 1 hours of in 3 red libitible thick equally or or extend one of the more minimum rate 3. 2. In 12 res than 2 in the 3 respective periods.



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Total	Unlanowa	110,000 and over	%6,000 to \$9,999	\$4,000 to \$5,999	\$3,000 to \$3,999	\$2,000 to 2,999	\$1,500 to \$1,999	\$1,000 to \$1,499	\$500 to \$999	\$250 to \$499	\$125 to \$249	Less than \$125	Value of assets at time of first standard loan
1,751	To	158	: 268	» • • • • • • • • • • • • • • • • • • •	202	206	. 124		5,000	са Са	30	10	Total linul
	east JD quit	Complete was	egili custosaj	(c)	w	. 9	7	18	₩ W	23	15	7	No Less 20
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Note: A comparable table is also available for each of the 3 periods of first standard loan.

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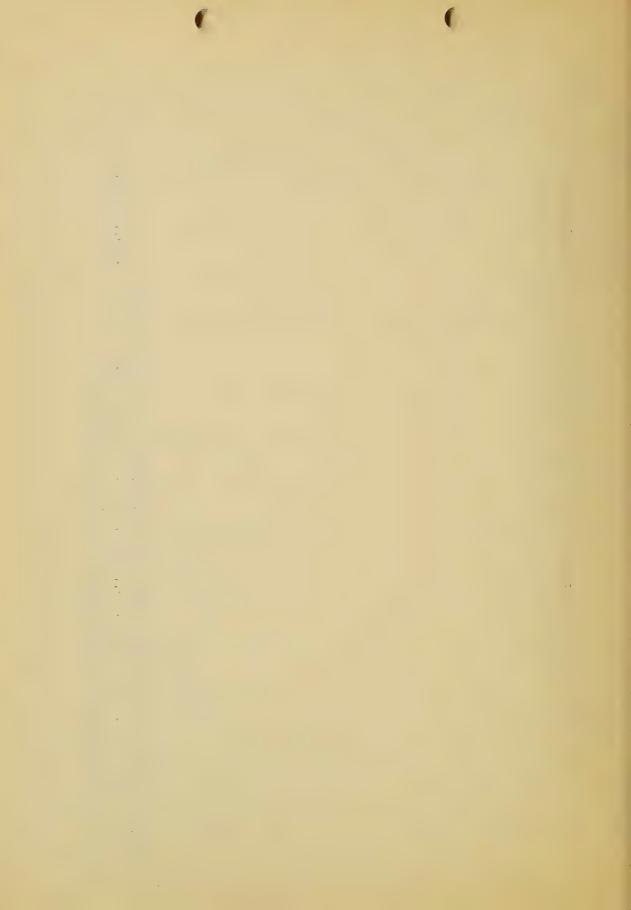
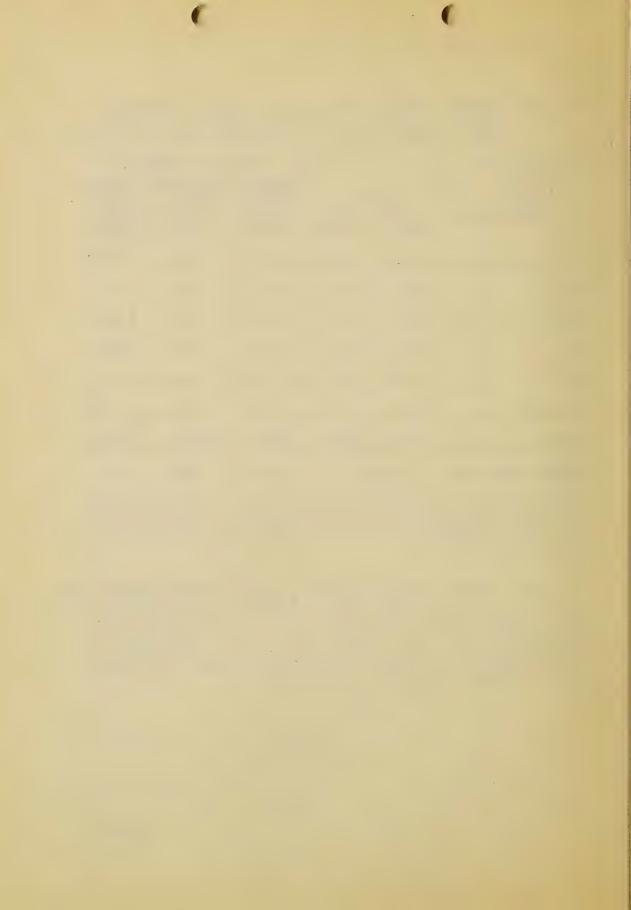


Table 96.—NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard RR loans authorized before February 23, 1939, by period of first standard loan

	ख य त			wers recei	
entition and the second	2 0029.	indeligion de la companya e moderna de la companya	· 3/3/3800	Township the worse	and a second of the second
	i lit ber	Percent	· Parcent	Peresst	Porcent
The same of the sa	11,192	en samuel Est Français	in Shi James	62,5	- 22c Q
Esta section accommission successions on	· 322	18.4	and a Parket life a series	and a second constant	
	-305		7/4		
As in the second that the second to the second the seco	: : 62	3.5	201	7.7	0.6
Environmental and a series of the series of	: 48			2 ch	
6 or more encuesars	26	3.5	in the second		integration dept. Typepulegrams - management and and a
34	UEL	10040	00.0	989)	100,0
and the state of		(51	97	- 121	_57

Note: A table is also available for each of the 3 periods of first standard lean and for all periods combined with a cross-tabulation of number of standard leans authorized and periods during which grants were received.

Hore then two-thirds, 68 percent, of all horrowers received only 1 lean. Another 18 percent received 2 leans. One borrower out of 13 received 4 or more leans. Of the borrowers who entered the program during the first period, 38 percent received more than 1 lean by February 1939. Eight percent of the borrowers receiving their first standard lean between March 1938 and February 1939 obtained 2 or more leans during the 12-month period.



III O TO THE REAL PROPERTY OF THE PARTY OF T and by period of first standard loan 1/

The latest the second of the second of the second

	iorrows.		DAMAD.	20 / 10 mm	21/272/25/30.2/28	165/83/7:05/2:05/712 2: 1% 1	2026	10/11/2167/12/21/22/21 1930 10/11/2167/12/21/22/21 1930 10/11/21/21/21/21/21/21/21/21/21/21/21/21/	175 27. 17. 17. 17. 17. 17. 17. 17. 17. 17. 1	10/11/23
To great at other was to seem at 1.1 (1979)	17umber	Seroemb	Percent rerosm's Luriant Percent Parcent	June le l	Teroon c	nac.re.r	oueour.	THEORY THEORY THEOLOGIC	NOT OCH	7 . 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 . 1 .
Full owner	996	57.3	رن ن ن ن	00	59.6	46.0	59.9	57	69.0	44
Part owner 2	(3) (2) (4)	ි ග ග	7.0	(n 0	7.7	20.2	රා රා	(C)	9	쐊
Tenant	479	ಬ ನ	27.7	80.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	ಚಿ	27.1	29.9	19.6	#
Cropper	-3	٥٥	jad O Jud	Col e	209	0	0.7	0.	Ç13	4
harve and unpaid harm laborer.	0	· · ·	(n	() a		(**) 	£33 c post	es T	(C)	ŭ.
Nonfarm	47	2007	ಬಂದ	22	20.7	, (0)	8°3	2.7	8	***
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THO MICHAEL SOCIONAL CONTINUES OF			Of 12 10 10 10 10		A second to the	of the time of class.		n Toan.		

^{2/} A part owner rents part and owns part of the farm operated.

receiving only to controlly thing to repressing the former the former and the personal macro being the personal was been and her teen throw inborous were sore then I wan for numrage company to rountre only I lead.

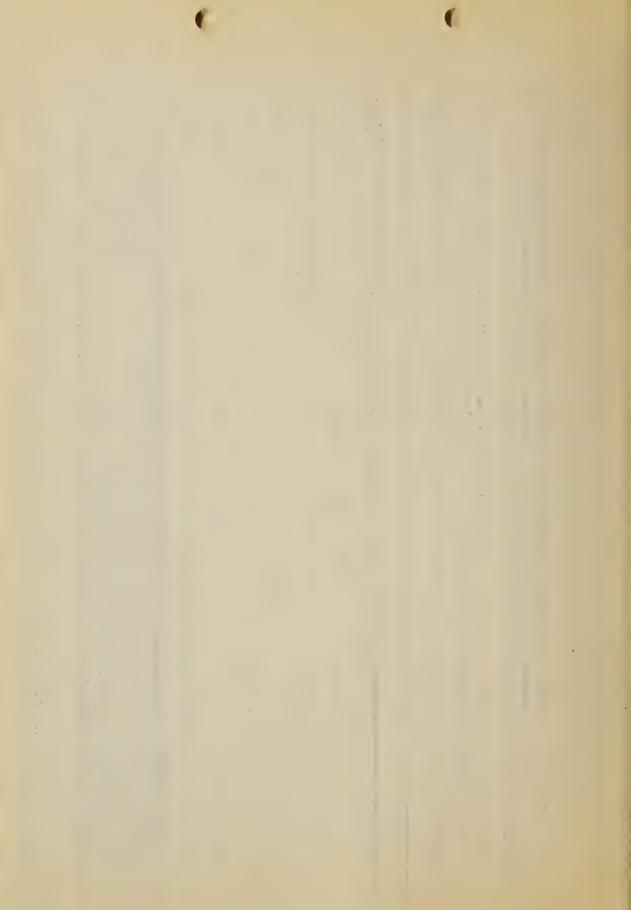


Table 98 -SIZE OF FARM THAN UNIVOLUTE BE WIND TOURS OF LOADS: Justice of the province of the safetyed by seres in farm during year before first avendard Mi Lonn, by misher of standard leans authorized, and by period of first standard loan

Acres in farm year before first standard	borr	Total	202200028 000 3/1	One loan One loan 3/1/36-83	by number of a loss based at 17:2/28/3/	one loss standard I one loss to between the standard I service to the	1000	3/1/36-13/17:	04 of fi * 10mc be 13/1/37	or more loans 1/1/36-3/1/37-3/1/36-3/1/36-3/1/37-3/1/36-3/
	Number	areant	127	reccent	r Forces	o v	o A	reant, Percentil	1 o	orcentifercont
Less than 20	160	9.6	10.7	13.1	7.9	or s	7.2	وي منهٔ	# 5	e
20 to 49	772	10.3	9	11.4	8	7.9	11.3	12.0	° E	€
50 to 99	426	25.4	26.7	25.0	26.2	30.2	22,9	हैं हो	20.1	ð
100 to 174	535	10	(0) (0)	29.6	in in	Ö	36.2	No.	\$ 0.4	- 10
175 to 259	203	F 12	11.7	10.7	16.3	9.8	13.0	12°0	15.6	ø
260 to 499	85	5.2	¥.5	4.7	ហិ	3,6	6,3	ۍ ن ن	4.0	Э
500 to 999	7	4,0	0,4	0.5	8	0.7	ڻ پ پ	0.6	900	2
1,000 and over	-	0	00,1	0.0		es cares	9		- Name 1880 - CEMP	g.
Total	XXX	100.0	100.0	100.0	0.001	T00.10	0.001	100.0	0.001	and the second s
9	H Calculation Con Target Con Target Con	2 674	1.135	19. C.	252	305	538	150	154	25
Number not reporting	The state of the s		56	3	And the second s	20	Authorite de la companya de la compa	deli grand	A STATE OF S	Commence Com
*Percentages not computed or	968G W	Tower to	of ment ?	than 50 cesses.						

Percentages not computed on a base of fewer than 50 case

borrower to receive only I loan than to receive 2 or more loans, in general there was no consistent relationship between size of farm and receiving only I or receiving 2 or more standard loans by February 1939 Although there was some tendency for borrowers with small farms to be more likely than the average



For Administrative Use Only Region I

Table 99 CASH BINELIUS THE SEVEN THE NUMBER OF LOADS; Sunber and parson age of borrowers classiof standard longs authorized and by period of first standard loan fied by cash vensipte, excluding losus, Auring year before fires standard Willows, by number

Cash receipts	, 5		Sorrowers	000	loac el	o. spung. g	oue greet	o or more	e losas	A CONTRACTOR CONTRACTOR OF THE PARTY OF THE
first standard	Porrowers.	68 C 3mm	Co.	3/1/36-	7/1/36 loan between	3/1/36-		3/11/36-57	3/1/37-	73/1/36-
2	490		o Motal .	2/28/37	2/28/38:	2/28/37:2/28/38:2/28/39		2/28/37:	:2/26/37:2/26/36:2/26/36	2/28/3
Company of the Compan	Secretaristics	A TICK TO THE	OF STATE OF	. For cont. Ferompt. Feroeus: Feroeus: Feroeus.	T.C.C.C.	4000000	L'arcen e	arcan arcan	Y STORAGE	- 1 0 1 C 0 1 C
O	51	3.0	3.0	£°4	÷ 5°	1.0	ŝ	3.4	ە 0	쯍
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\$250 to \$374	93	5.5	6.0	7.1	3.6	6.0	£.5	5.7	, N	ø
\$375 to \$499	219	e L	7.4	0 <u>9</u>	÷.	7.9	4.9	7.6	3.9	₩
\$500 to \$749	00 ·	\$~~ \$\frac{1}{2}	50	5	5	\$ 000 CM		\$ \cdot \	Co.	ű.
\$750 to \$999	00 00 100 00		5	\$100 Co.	70 70 70 800		100	1000	ÇQ	2
\$1,000 to \$1,499	S 0:	19.3	19.1	15.6	23.3	6° TZ	19.6	100 T	19.5	77
\$1,500 to \$1,999	, a	اسا اسا آسا	11.3	10.9	ار ار ار ار	20.2	10.7	10.2	13.7	ø
\$2,000 to \$2,499	106	6.3	5.9	6.20	6.7	CS.	ing o	5,9	7.09	₩.
\$2,500 and over	209	in or	VO -	5.9	الله الله	fred fred to to	CN CN	سر سر	100° 100° 100° 100° 100° 100° 100° 100°	ě
Total		0.001	100.0	100.0	0.00	0.001	100.0	100.0	100.0	And the second state of the second se
Hunber reporting	1.679	79	1,144	577	S C C C C C C C C C C C C C C C C C C C	215	335	Commence of the Commence of th	154	28
	. 22	2	100	07	1	2	S.	00	gar.	9

There was no consistent relationship between the smount of test cash receipts during the year before the first loan and receiving only 1 or receiving 2 or more standard loans by february 28, 1939.



Table 100,-FARM RECEITTO AS PRESENTATE OF TORKS ISSUES MAKE BRESHE IN ARE NUMBER OF LOARS: Number and percentage of borrowers classified.

during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

William College College	Manager of the state of the sta	1000 and	90 to 100	80 to 89.9	70 to 79.9	60 to 69,9	50 to 59.9	40 to 49.9	30 to 39.9	20 to 29,9	10 to 19.9	Less than 10	No farm receipts	Cash farm receipts as percentage of total cash receipts year before first standard loan
3 0			678	· · ·	8	Li .	107		,	64	· ··	64	20 m	
13		0.001	හ න ශ	100	್ಯ	6.5	0,3	hoh	w N	ŝ	سُ	မှာ မှာ	to w	ionaria ionaria ionaria ionaria
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	4		UR UR ED	63	60	6.0	0,0		» . (Ch N	300	4,6	5,0	Be frowers by number of stendard one loss : First loan between :3/1/30-:3/1/37-:3/1/38-:
the state of the s	* 1 * 1	0 CO.	V 3	\$ s	~; < 	00	5.d	1 2	or of the second	V1	80 W	(D)	N 0	ers by number of standard one loss between : 7/1/36-:3/1/37-:3/1/38-;
A STATE OF S	320	100 0	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		8°	co co	Ut °	4.7	(a)	್ಯ	F-10	P-	St.	between
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and the state of t	% e3	100.0	46.6	63	ر د د	\$	O .	\$.2	207	200	N %	60	8	loans and mind of first loan five or more loans First loan between 1/36-:3/1/38- 1/36-:3/1/38- 1/36-:3/1/38- 1/36-:3/1/38-
the second of the second secon	\$ J	D FORTH	57.9	\$0 \$0 \$0	٠ 0	es es	**************************************	\$ 10 mm	· · · · · · · · · · · · · · · · · · ·	5-A	210	; · { .:	Į.	ne loans loan be 3/1/37
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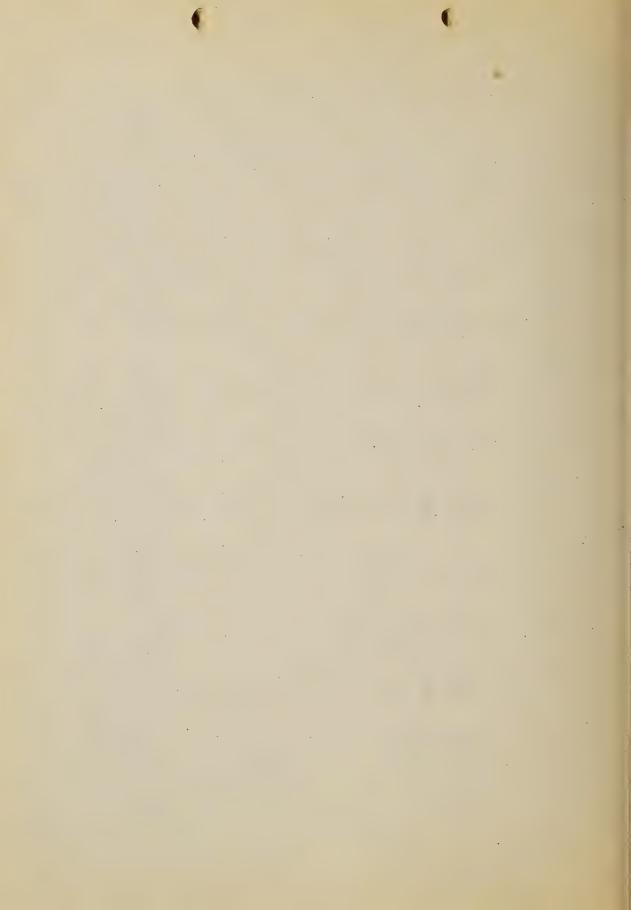
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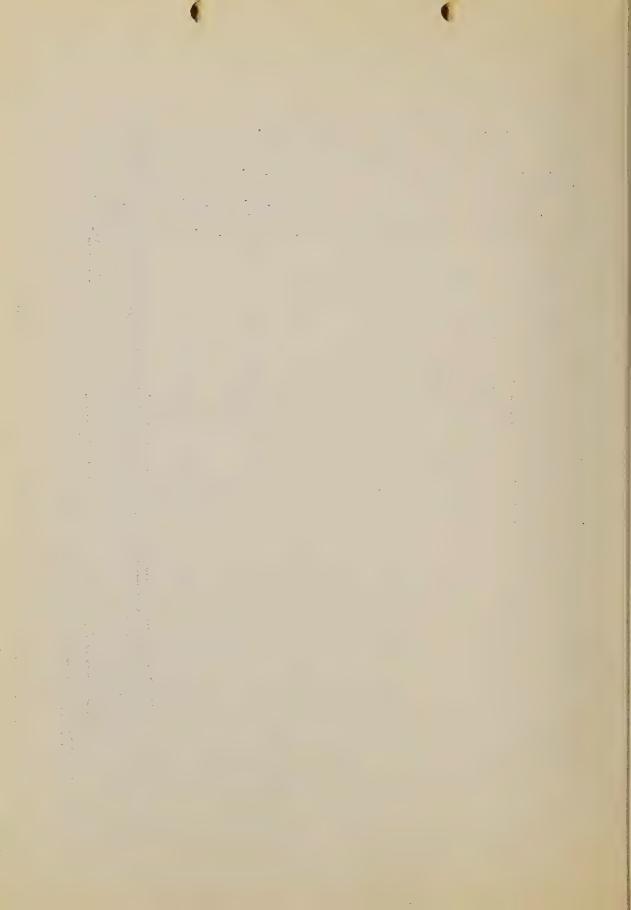
Pable 102.-SIZE OF 104MS: Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan 1/

Total amount of all loans received	Tot		: 112 t sta	owers rocei	
	: Number :	Percent	1 1/33/17	7/84/31	
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20124-00	31	-0)	<u> </u>		
\$250 to \$499	352	March Printers and the same of	: 21.0	: 18.5 : 18.5	39.5
\$500 to \$749	360	20.5	2004 2004	3 2 15 k	26.2
DOM: N	5 5			15.0	æ ₹
			en	Ph 40 44	19.5
E-0,74 E-194	- 10		70/h	10.0	7.6
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G18939 21492	·		<u>. </u>	2.3	0.3
: ::::::::::::::::::::::::::::::::::::	23	0	: 0.2	Samuel Committee	0,3
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	1.75	Ţ	1 90	<u> </u>	350
	\$78		: 3749	: 1911	: 3746
to the second	1339				

Note: A comparable table is also available for each Area in the Region.

The modian amount of all loans received by borrowers from FSA

od borrowers did not differ greatly in the amount of the Tirst, second, and

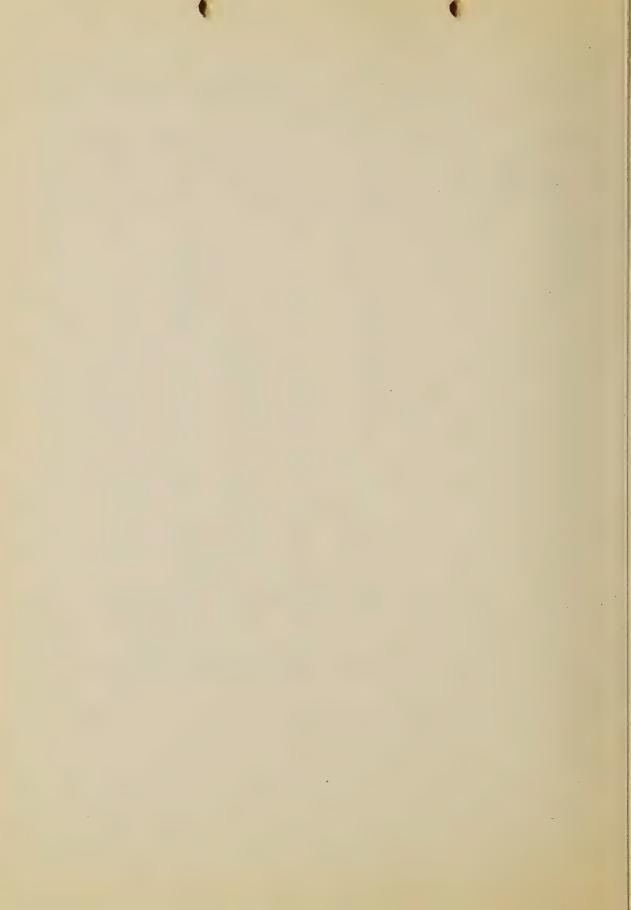


fied by total amount of all leans received from FSA, by Area 1/

Total amount of all loans received from Fig.		tal caers	ASOCS	ot time New York	of first of first : : Pean.	standa 1 New 2 Eng.	Donate William
	2 4000		-		, ,		
*	: 31	1.8	2.8	0.5	2.06	F-0 F	I.O
1995 n \$249	: 94	5.4	0.9		E.A.	- 5e5	9,0
250 to 8499	: 352	20.0	8.9	15,2	32.04	22.4	22.4
6500 to \$749	: 360	20.5	7.5	12,0	28.4	20.3	28.0
\$750 to \$999 ·	: 311	17.8	7.0	24.6	12.5	20.2	13.5
1,000 to \$1,499	: 272	15.5	9.4	22.5	10.3	16.6	34.3
1,500 to \$1,999	2 241	8.1	17.4	7.9	45.08	7.9	4.3
000 to 42,999	: 1.23	7.0	26.9	6,9	2.3	3.9	4.3
000 to \$3,999	: 42	2.4	12.2	, 12	ಳಿಸಿದ್ದಾರಿಯ	1.0	204
34,000 to \$4,999	: 1.7	1.0	5.6	0.2	0.3	0.2	1.0
35,000 and over	8	0.5	2.4	0,5	er o en	0.3	0.5
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in authorized but not received by February 22, 1939.



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t farm operating expenses accounted for two-liftins, 40 nercent, of all be

rey went for capital goods than for any other purpose during the year of inclean to first and thind period borrowers, but for second period serrowers much was loaned for current farm operating accounts. In the years of servicence, between two-thirds and almost three-fourths of all the money went tor farm operating expenses.

ly 4 percent of all the money was loaned for machinery and equipment, 1 of the ations of capital goods.

tal goods was the leading purpose of loan in New York, Pennsylvania, and New while loans for current farm operating expenses were most important in from the and the D-M-NJ Area. Almost 7 out of every 8 dollars loaned in Arosstock

expenses were second in New England and capital goods second in importance took County and in the D-W-NJ Area. The D-W-NJ Area was the only one where an 1 percent of the money loaned was allocated for family expenses.

tysthree percent of all berrowers received leans for some form of capital

ns for lavestock and poultry, 36 percent for debt settlement and refireholds.

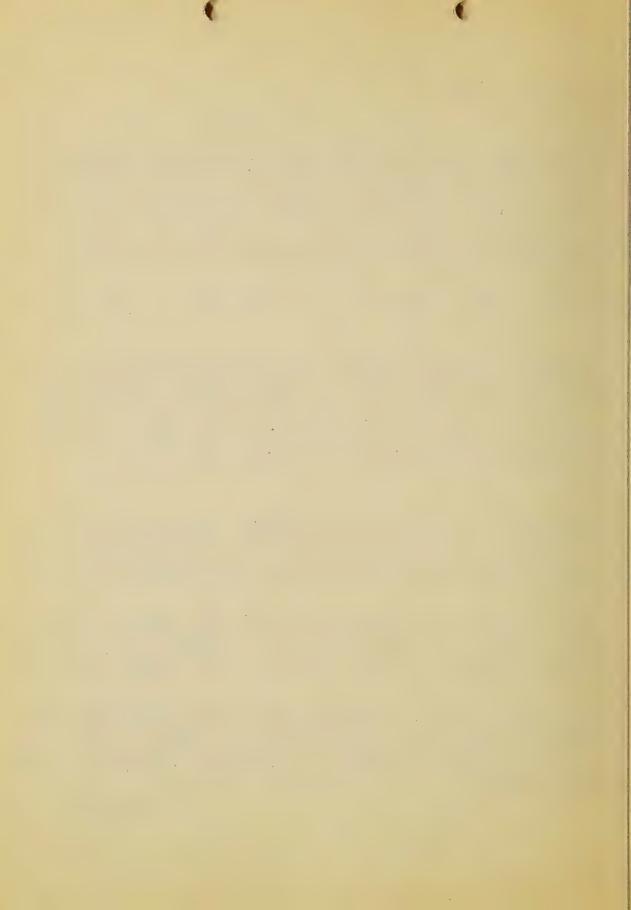
aldings, 12 percent for current farm nonoperating expenses, and 9 percent.

, and current farm nonoperating empenses was largest for the third and small

ird period borrowers.

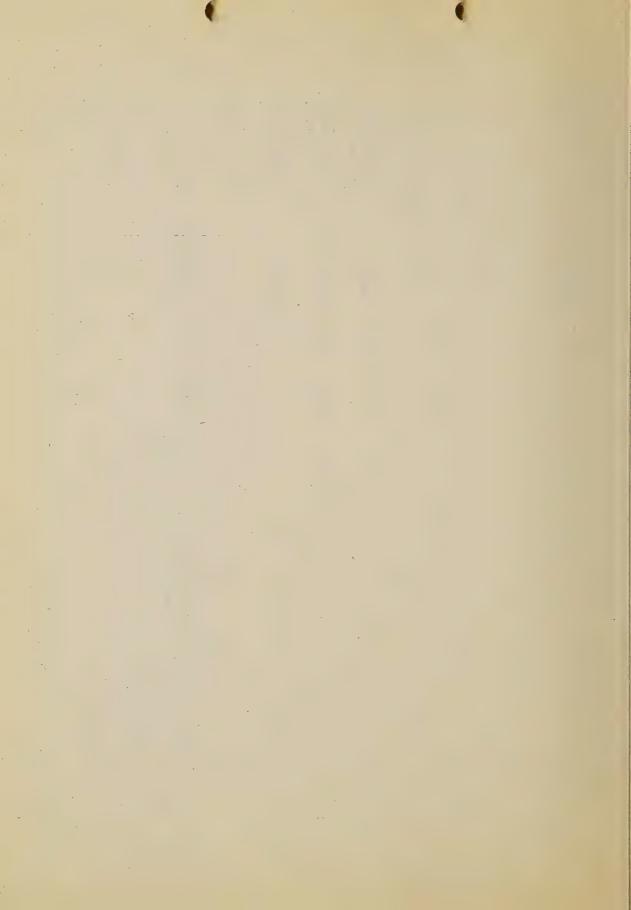
onal loans for current form operating expenses and livestock and poultry, ercent of the first period borrowers received a loan during their second year done-fourth received a loan during their third year on the program. Lore that

(continued)



Capital goods : 699,161 38.7 37.1 43.1 24.4 Machinery and : 79,861 4.4 3.9 . 4.2 3.6 Livestook and : 570,469 31.6 30.0 34.9 19.9 Improvement of : 48,831 2.7 3.2 4.0 0.9 Lurrent farm apart: 28,990 1.6 1.6 1.6 1.9 Current farm operating expenses : 717,881 39.8 44.1 32.9 68.2 Debt settlement and: 327,925 18.2 15.2 20.2 3.3 Family expense : 13,400 0.7 0.8 0.9 0.4			
i 699,161 38.7 37.1 43.1 24.4 i 79,861 4.4 3.9 4.2 3.6 i 79,861 4.4 3.9 4.2 3.6 i 48,831 2.7 3.2 4.0 0.9 i 48,831 2.7 3.2 4.0 0.9 i 717,881 39.8 44.1 32.9 68.2 i 13,401 0.7 0.8 0.9 0.4		0.00 %	
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i 699,161 38.7 37.1 43.1 24.4 i 79,861 4.4 3.9 4.2 3.6 i 570,469 31.6 30.0 34.9 19.9 i 48,831 2.7 3.2 4.0 0.9 i 717,881 39.8 44.1 32.9 68.2	60	5.2 21.9	
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TOTAL OF LOADS FOR MAINT FURNISHED: Total manual and persontage of round and to attached loan til barroners by TSR classified by major buryanan

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	: Total :			i ich		ing.	Dukt.
ਅੰਡ	: :699,161:	33.7	8.3	, 45.9	60.5	3 \$ 51.06	36.50
and equipment	: 79,361:	In ola ;	1.1	: 6.0	8.4	30h	6,5
c and poultry	: 570, 469:	31.6	7.5	\$ 37.0	48.9	8 Lb.1	28.
c of 9 buildings	: : 45,931:	2.7	0.2	£ ; ; 2.9	3.0	3.9	. 1.
ferm nonoperating expenses	: 28,990:	1.6	0.5	2 c5	1.1	Lon	
operating expenses	:717,581:	39.8	84.6	22.5	3.5.7	27.0	43.0
and refirmneing	327,915	18,2	402	29.1	22.2	17.5	Za J
	: 23,407;	0.7	0.7	0.9	0,2	0.3	2.1
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c and probbry	1,556	77.4	54.9	73.4	89.4	78.2	76,9
ent of land equipment	33.6	18.0	3.8	20.3.	18,4	22.2	29,6
farm nonoperating conses 1/	· · 218	12.5	6,6	19,9	4.5	10,8	19.5
Saun oppreting s	1 12.33	70ok	99.4	65.5	67.3	62,1	83.3
and the latest and th	634	36.2	50.7	52.5	31.3	35.0	330
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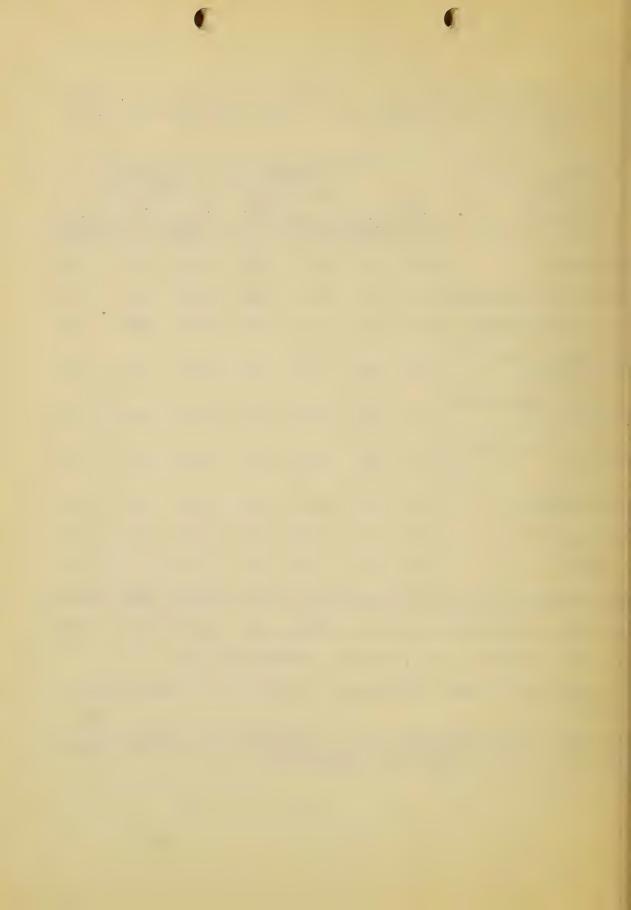


Table 109.-AVERAGE ANCOUNT OF LOANS FOR "AJOR PURPUS"S:
Average amount of loans authorized by FSA to
standard loan RR for owers for major purposes
from beginning of period of first standard
loan through rebreary 28, 1039, by period of
first standard loan 1/

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	0.0	2/25/37	: 3/28/38 :	2/28/59
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Livestock and poultry	9 9	389	423	500
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Improvement of land and	8.0			
buildings	4	157	3.70	131
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oxpenses 2/	2	137	156	95
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financing	3	445	631	586
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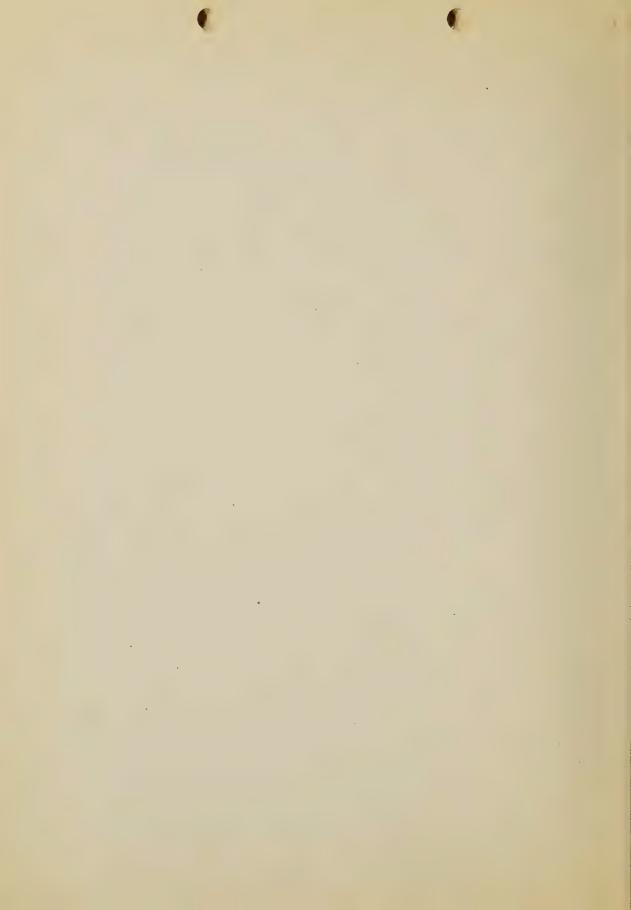
^{1/} Averages are based upon the number of borrowers authorfixed loans for the specified purposes.

Mote: A comparable table is also available for sech Area in the Region.

The average amount loaned for machinery and equipment, improvement of land and buildings, current farm noncerating expenses and debt settlement and refinancing was zero for second period borrowers than for borrowers who entered ER during the 2 other periods. The average amount loaned for livestock and poultry and for family expenses was larger for the third period than for either of the

^{2/} Includes current rent, taxes, interest, recording fees,

Z/ Includes loans for which the purposes were not known or were not otherwise classifiable.



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Total	XXX	100.0	100.0	200.0	100.0	100.0	100.0	100.0	100.0	100.0
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for lahor. (big the dated ported borrowers received a large proportion of the cons for seed and that the for invollings. single item, 52 percent. "Wenty-eight percent of the money loaned went for seed and feed and only 8 percent of the amount lounce for ourrent farm operating expenses, fortillier and line cansol sated the largest



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Personbage of burrowers to whom loans were subhorized to be the transfer of the control of the c

Types of	Box		estat, · ·	ili san	dara loca	lkommen.
current farm		-2/29/97		3/1/37~2	128/38	
operating expenses for which		Lilei		Specif		Sport Pink
loans		Second :	The same	The second	1.1.3.11	enact forcementations are a group
were	0/1/36-	13/1/27-	intru :	TIX.S.C :	Second :	Flacat
authorised	2/28/30):	2/28/38):	2/28/	2/28/181-	0.00/001	THE PARTY OF THE P
and the second s	Percani:	Paracub:	Paremy:	Pur z mu:	Perpuit.	Daniel
red and feed	\$ 60.8	18.0	15.8	50.6	26.8	
Wrillizer and lime	: 49.2	18.6	15.1	40.1	24.2	42.
labor	7.8	2.5	4.6	8.8	7.1	8,2
as, oil, and grease	3.3	1.3	0.6	4.8	2,6	2.8
Induplicated percent who received loans for any current farm operating	***					
expenses 2/	: 69.2	25.5	19.7	61.3	30.4	Di 10

I/ The percentage of borrowers authorized loans for seed and feed, fertilizer and liverage, oil, and grease, and labor is under-reported to some extent because some borrowers who were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified type I/ Includes borrowers who were authorized loans for other current farm operating than those specified. Percentage for each item within each period of first standard loans for one or more purposes are shown only once on "unduplicated percent" line

Note: A comparable table is also available for each area in the Region.

Of the first period borrowers, 61 percent received loans for seed and feed during their first year on the RR program, 18 percent during the second, and 16 percent during the third year. Almost as large a proportion received loans for fertilizer and 15 like proportion of borrowers receiving loans for these two purposes was almost a for second and third period borrowers. Relatively for borrowers received loans to these two purposes was almost a labor or for gas and oil.



Table 113.—AMOUNT OF LOANS FOR FAMILY EXPENSES: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first standard RR loan 1/

Amount of loans authorized by FSA for			Roxrowers receiving first standard lean between 3/1/35-: 3/1/35-: 3/1/35-					
FSA for	, ou		3/ de/ 30000	o Staff I for	a finding to your			
			Percent :	: + ercent	Percent			
50	1,594	91.1	90,5	92.5	91.3			
		3,8	1					
25 30 47	- Challen v Challen - red rom - section restino	1.8	2.1	1.7	: 1.1			
.550 to :574		2 7	1.6	1.9	: 1.7			
375 to 399	17 :	1.0	1.3	11-2	0.4			
il00 to 3124	14:	0.8		The state of the s	• O 3			
3125 to 3149) 	<u>. 9.</u> ź.	U.V.	- 4 V	in a			
2150 to 2772		0.3	0,5		7.7			
317 to 3195	· · · · · · · · · · · · · · · · · · ·		0.1	4.2	-			
3200 to 3249	2:	0,5	0.4	0.2	1.1			
2050 to 3299	2 :	0,1	0.1	0.2	© COCO NOVA FORM			
#100 pr over 1		100						
71-12-	X/17 1	1/0,0	mig	180.12	0 0			
Total reporting :	3.7	51	977	123	253			

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Only 9 percent of the borrowers were loaned money for family expenses and the amounts loaned were small. Less than 3 percent received loans of (100 or more; the proportion receiving this amount was thout twice as large in the first and third periods as in the period.

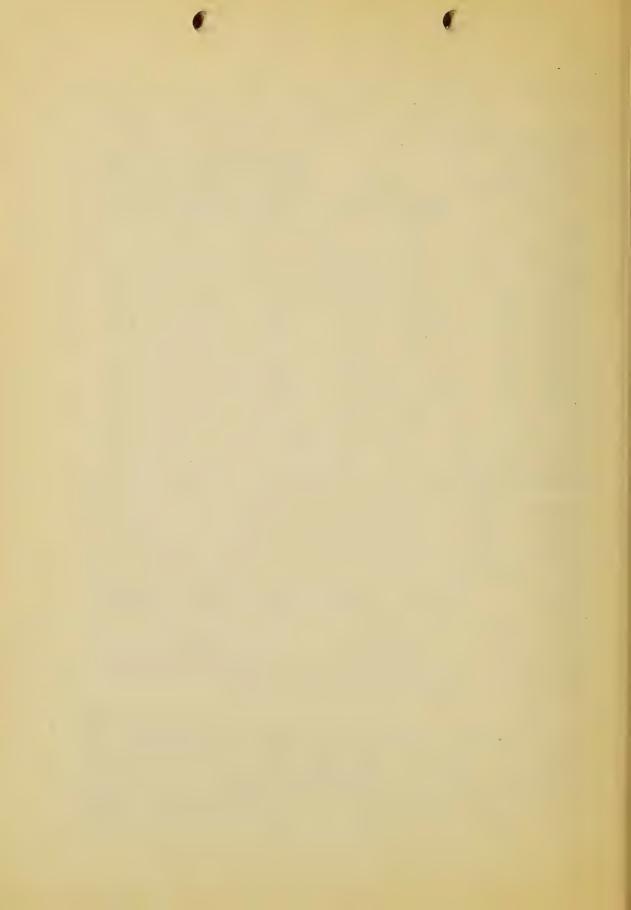


14. REPARMENTS SCHEDULED: Number and percentage of borrowers classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard

	4 1/							
income original;			Unitro Otto A DOMESTA					
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to be repaid :	Tot	al.	: 3/1/36- :	3/2/37-				
_being 208/30 3	Social	ATELTU :	2/22/07	MAN 100 200 1	a law law			
	funber:	Percent :	: Percent :	lercent:	· CICARI			
30	246 3	14.0	di d	1.2	68.3			
11 to 62	64	3.0	1 5	4 4	708			
.63 to .324	125	3. C.	* 93_ <u></u>	V.M.Work on V. C. W.	10.0			
33.5 W 249	300	176	12 1	21				
250 to 374	288	16.4	: 20.3	18,2	5 - L C C			
3775 to 400	174		14.1	7.8	0.8			
\$500 to .7749	213	13.2	<u>1</u> 21.5	a non warm in the	· · · · · · · · · · · · · · · · · · ·			
.750 to 3999	80	manufacture was a super-	when which is a residence in the contract of	3 3	() () () () () () () () () ()			
J1,000 to J1,459	79	The same of the same of		: :	D			
1,500 to 1,999	55	3.1	3.6	4,5	: 0.3			
.2,000 6 .2,400	33	3	3 2	3.7				
2,500 and over	2 63		à Contra de la contra dela contra de la contra dela contra de la contra dela contra de la contra dela contra del	· · · · · / 4 . · · · · ·				
Total			1.001.0	10010	100.0			
Tumber reporting	to the second second of the second	5.1	977		<u> </u>			

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all borrowers on the program I year or longer were originally scheduled to make required by rehuming 1939, and that 68 percent of those on the program less than I year were not scheduled to make repayments by that date. In using this table, it should be kept in mind that the data do not make all woment for any adjust, into or revisions of the original repayment schedules.



115.—REPARTENTS WIDE: Number and percentage of horrowers classified by repayments made before February 28, 1939, by period of first standard RR loan 1/

4 4			: Borrowers receiving : first standard loan between					
nade before	Tot	al		3/1/36- :	The state of the s	3/1/38-		
2/28/30	borro		,	2/2/17	1/25/32 3			
	Number :	Percent	0 0 0	Percent :	Percent :	Percent		
30	303 :	17.3	d d	8.1	7.1	55.0		
31 to 362	208	11.9	6 0	9.2	10.9	2006		
\$63 to \$124	207	11.8	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	11.6	12-4	11:09		
\$125 to ;;249	325	18.6	43	21,1	21.1	3 - 5		
\$250 to :3374	203	22 /		13.4	. 15.7	1.7		
3375 to 3499	128	7.3	**	9.1	8.3	1.01		
\$500 to 5749	: 166	9.5	1	12,0	10.7	111		
₹750 vc \$999	; F/(?)	4.5		6.2	<u>/</u> ()	A		
بنا، 000 to مار، الر	: 67	3.8	-			2-3		
1,500 to 12,99	. 27	A 1		2 (4		
j2,000 to j2,4%	e 16	0.2		3-1		W.A. V. J. V. A.		
\$2,500 and over	S The same of the	0.7	-	- 1	1.6			
Tota	* YA	10010	0 0	100.0	1.00.0	Thur.		
Number reporting	1	75]	1	3777.	- 10	251		

1/ Inclusive o tupo ment of the borrowers receiving a loan, other than standard, in an earlier period.

This table, studied in conjunction with table 114, shows that 86 percent of the borrowers were scheduled to make repayments before February 28, 1939, and the table percent with 112 did to the first and second period borrowers, force than accepted made repayments but more of the third period group than expected made repayments. Seventy-four percent of the borrowers beginning on RR during the first period were originally scheduled to repay the second period were forced at an accepted in the last period were 55 and 48 percent, and for borrowers accepted in the last period were 8 and 4 percent.

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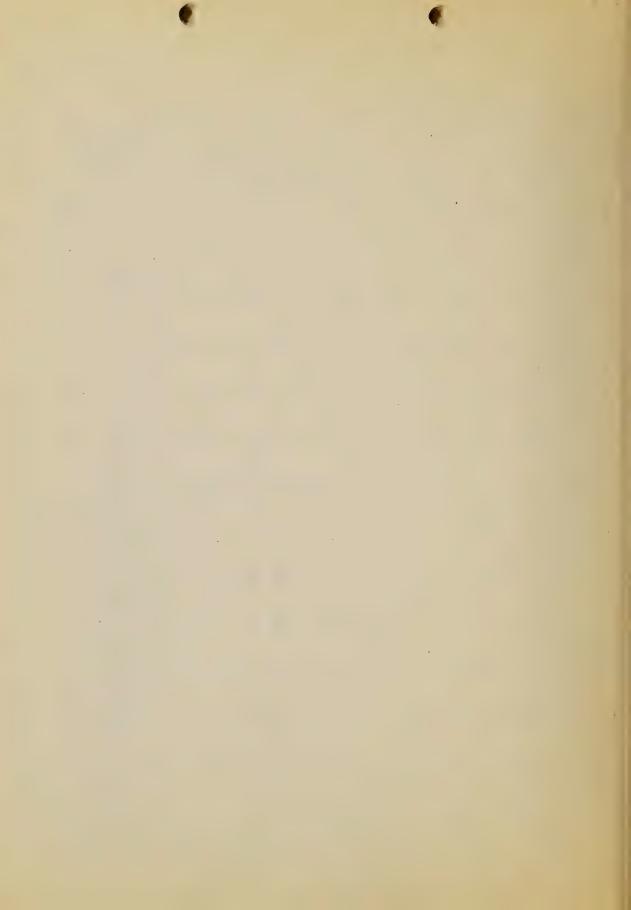
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before February 28, 1939

Company of the Compan	Carl Tari Jan	\$2,000 to (2,499	\$1,500 to \$1,999	7,000 to 31,499	7750 to \$999	\$500 to \$749	\$375 to \$499	\$250 to 374	5125 to \$249	\$63 to \$124	\$1 co 368	Ĉ		Amount originally scheduled to be
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^{1/} Exclusive of repayments sedecular to se many bounds of the control of the cont

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Only 7 percent of all borrowers had their leans renewed be bre February 28, 1939. None of the group receiving the first standard loan during 1938-39 had their loans renewed before they completed I year on the RR program. Less than 4 percent of those receiving their first standard loan during 1937-38 and 11 percent of those receiving the first loan during 1936-37 had their loans renewed by February 28, 1939. Borrowers whose loans were now renewed generally had a better repayment record than those whose loans were renewed.

Tables 117, 118, and 119 must be used with caution because the repayment schedules refer to the original and not to the revised schedules. In addition, repayments include interest but the scheduled repayments do not.

Eight percent of the borrowers had scheduled repayments but made no repayments prior to February 28, 1939. Almost one-holf, 47 percent, did as well or better on repayments than originally planned; that is, 5 percent made repayments who were not scheduled to do so until after February 1939; 33 percent repaid about as much or more than originally scheduled; and 9 percent were not scheduled to make repayments and made none. About 36 percent of the first period, 47 percent of the second period, and 81 percent of the third period borrowers did as well or better than originally scheduled including those not expected to repay anything by February 1939.

Tables 113 and 119, considered together, show that the borrowers in Pennsylvania and New Ingland came closest to repaying an amount equal to the scheduled repayments — each repaying 79 percent of the total amount originally scheduled to be repaid by February 28, 1939. The borrowers in the D-M-NJ Area had the poorest record, repaying 52 percent. New York borrowers repaid 67 percent and Aroostook County, 57 percent of the amount first scheduled. For the Region, the percentages repaid were 63, 71, and 92 for first, second, and third period borrowers, respectively. Almost two-thirds as much, 66 percent, was repaid by February 28, 1939, as originally scheduled.



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to be resaid to FSA before Pebruary 28, 1939, by period of borrowers first standard RR loan, by Areas 1/

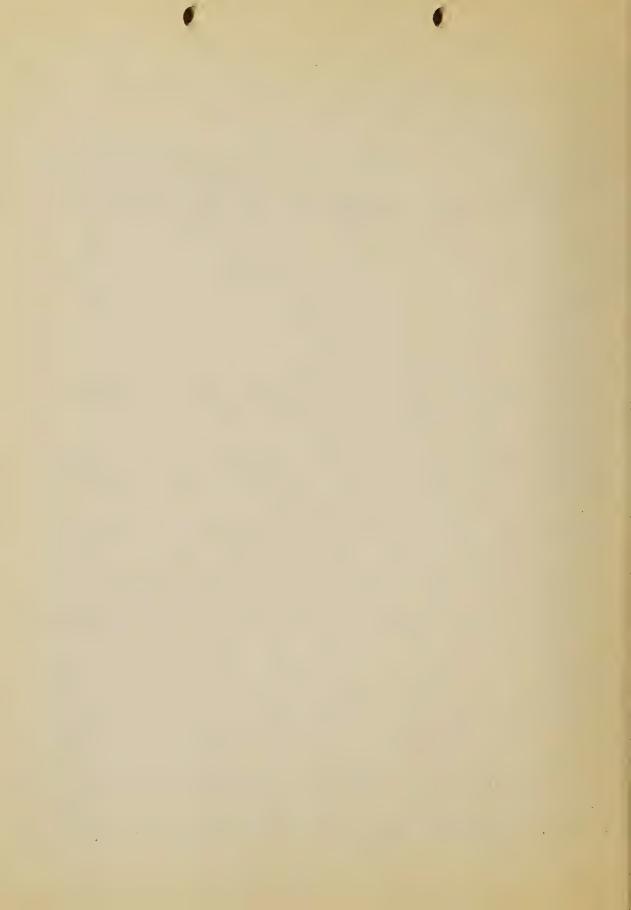
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	Dollars	: Dollars	: Dollars	: Dollars		
Aroostook	324,590	192,665	129,226	2,699		
New York	165,401	133,969	27,657	. 4 ₉ 775		
Pennsylvania	64,568	46,220	16,093	2,255		
New England	240,163	180,001	57,169	2,993		
D-M-WJ	106,796	85,868	14,057	6,871		
i i i îi îi îi sae	CUA SIL			3		
Total number of borrowers	1,751	977	421	353		

/ Exclusive of regardents scheduled to be made before period during which first andard loan was received for borrowers receiving a loan, other than standard, in an earlier period. (26H)

TOTAL REPAYMENTS MARE: Total amount of repayments made to FSA before Petruary 28, 1939, my period of borrower's first standard RR July by Areas 1/

		coiving fi	before 2/28/39 b rst standard loan	between
The second secon				ari
Amentoria :	164,826 :	112,653	: 21,368	805
iorioria e	111,277	80,816	24,153	6,508
Pr. nsylvania :	51,064	31,511	16,834	2,619
New England	189,102	132,292	51,880	4,930
	55,859	43,752	2,763	3,144
Tirel, nll Arman;	891 024	417 JOA		111,016
Missis wallbor :	1,751	977	121	353

as received for borrowers receiving a loan, other than standard, in an earlier



PERIODS GRANIS RECRIVED: churber and percentage of borreceived, between arch i, 1936 and Pebruary 28, 1939,

Periods during which:	endrik izo i ministrikonozoniski, sezimininkel S	teateurotette (2000-1000) e nom e i i unemo 1990 har ila el			
grants were :	Tot	and the said	: Mari sunderd lear bathes: : Maris		
3/1./36-2/28/39 :					
Ecolomica da la suma seri de a sa esa esta esta esta esta esta esta	The Der :				
No grante	2.,368	S. C.		82.8	The same of the sa
1936-37 cnly	75	4.5	E projection appropriate to the control of the cont		t company to the comp
	29 :	1 7	2.5		The State of the S
1936-37; 1937-38; 1938-39	42	2.4	: 3.8	1.0	
1936-37; 1978-19	Щ		1 2 3	0.8	
1937-38 only	43	and the second s	: 25	4.5	
1937-38; 1938-39	44	2.5	1 3 5 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	4,0	2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
1938-39 only	3.34	7.7	6	5.5	19.3
Total	XXX	100.0	: 100.0	100.0	100.0
Number reporting	1,751		977	421	3 53
1936-37	162	9.3	2555	s 2 2 2 millione	
1937-38	158	account stages from a stage of tracts . The contract are now and	1.0.9	10,0	2,8
1938-39	235	13.5	11-3	G.11	22.1

Note: A table is also available for each of the 3 ceriods of first standard loan and for all periods can had with a cross tabulation of periods during which grants were received and number of standard loans authorized

Seventy-eight percent of the barrowers did not receive any gracus Seventy-eight percent of the parrowers did not receive any grants between March 1, 1936 and February 28, 1939; this was true for 76, 87, and 78 percent of the first, second, and third period borrowers, respectively. Fourteen percent received grants during only 1 year, 6 percent during 2 years, and 2 percent during all 3 years. Only 4 percent during 1936-37 and 1937-38, 9 percent received grants as compared with 14 percent during 1938-39.



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Modes A tracke 1. What makes I have been to Mar Day make more long soleth a second but one of south a second of Leeps madeomized for local to a case.

Geventy-ought perce to all to summer to be set a common to be a co



-- G'ANTS IN RELATION TO REMAYMENTS: Number and percentage of borrowers classified by grants received in relation to repayments

A TO A TO THE COLUMN T	ig ig herestylender 22 ig	er wedgoder vurderund ferticier i gestellt in veril gede er	THE STATE OF THE S		ecciving first
Relation of grants to repayments		Tot		3/1/360	3 /3 /3 /2
The Article Adjust Adjustation and Standard Language Statistical Control of the Statistics of the Stat	the state of the s		ers l/: : Forcent:		: 2/20/36 : Percent
III grante, no repaymente	2	192	25.7	13.2	15.3
Hip grants, some repayments	D 2	998	71.4	70.2	7202
grants, no repayments	9	39	2.8	2,3	401
Some grants, some repayments	e e	169	18.1	14.0	6.7
Grants as percentage of	6				
Losa than 30		56	400	4.06	2.6
30 to 49,9	9 0	29	2.1	2.4	2.0%
50 to 09.9	3	1.5	1.2	1.3	0.5
70 %o 69.9	*	12	0.9	2.3	- 0.2
90 to 1.09,9		<u> </u>	0.4	0.4	0.2
110 to 129.9	0 0	6	0.4	0.5	0.2
130 to 149.9	. 9	Ž.	0.1	0.2	ಿ ಬಾತಾಳು
150 to 199.9	2 %	7	0.5	0∘€	0,2
200 and over		37	. 2.6	200	1.4
	4	Y MAN	200.0	100.0	100.0

ruary 20, 1989.

rs made repayments but received no grants following the period of the first

grants about equal to or in excess of repayments.



For Each Borrower Included in Study of FSA Standard Loan RR Borrowers

This list of items on the punch card prepared for each borrower is included with this set of tabular data because it summarizes the type of information obtained from the regords in the regional offices which is being the little late to the control of classes into which each is broken down for malytical purposes.

Punch card	Item and number of classes for each item
2.	Region
2	State (or comparable area)
3	Period borrower received first standard RR loan (3)
4,5	County
6,7	Line number (case identification on transcription sheets)
8,9	Number of crop years between first standard AR loan and last available record of performance after outry on standard AR loan and specified last year of record (11)
1.,	Total amount of all loans received (12)
12.	Number of standard loans authorized (6)
127	Amount originally scheduled to be repaid (12)
20	Amount of repayments made (12)
37,	Amount of rants received (12)
15	Debt reduction (2)
16%	Tenure status year before RR (7)
3174	Tenure status year of last RR record (7)
18*	Type and length of lease year before RR (9)
3.94	Type and length of leas year of last in record (9)

^{*} Data for degion III not comparable with data for other 11 Regions.



The March States	Europe to the property of all reports for the property of the contract of the
20%	Receipts from benefit payments year before RR (12)
21	Receipts from off-farm work year before RR (12)
22.	Family operating expenses year before RR (12)
23	Net cash income, year before RR (12)
24;4%	Receipts from benefit payments year of last RR record, (12)
25	Receipts from off-farm work year of last RH record (12)
26*	Enjor source of receipts year before RR (12)
27*	Major source of receipts year of last RR record (12)
28	Family operating expenses year of last RR record (12)
29	Net cash income your of last RR record (12)
30×	Number of agricultural enterprises year before RR (12)
31*	Number of agricultural enterprises year of last RR record (12)
32	Acres in crops year before RR (12)
33	Size of farm year before RR (10)
34×*	Garden year before RR (10)
35	Acres in crops year of last RR record (12)
36	Size of farm year of last RR record (10)
3720	Garden year of last RR record (4)
35%	Number of cows at time of first standard RR loan (12)
39mm	Number of cows at time of last RR record (12)
40**	Number of sows at time of first standard RR lon (11)
4188	Number of sows at time of last RR record (11)
42**	Mulber of hens at time of first standard RR loan (11)

Data for Region III not comparable with data for other 11 Regions.

Not available for Region III.



	ch card	Iten and number of clases for each item
	43**	Number of hens at time of last RR record (11)
	44**	Number of times changed farms since first standard RR loan (6)
	45*	Repayments hade as percentage of scheduled repayments (12)
	46.	Grants as percentage of repayments made subsequent to period of first standard loan (12)
	47	Fam: receipts year before RR (12)
	48	Amount change in farm receipts from year before RR to year of last RR record (12)
	49	Total cash receipts, excluding loans, year before RR (12)
	50	Amount change in total cash receipts, excluding loans, from year before RR to year of last RR record (12)
	51.	Farm receipts as percentage of total cash receipts, year before RM (12)
	52	Fami receipts as percentage of total cash receipts, year of last RR record (12)
	53	Actual as percentage of planned total cash receipts in 1938-39 (8)
	54	Value of farm land and buildings owned at time of first standard RR loan (12)
	55***	Value of livestock and equipment owned at time of first standard RR loan (12)
	56	Value of assets at time of first standard RR loan (12)
	57	Amount change in value of far 1 land and buildings owned from time of first standard loan to time of last RR record (12)
	58###	Amount change in value of livestock and equipment owned from time of first standard loan to time of last RR record (12)
	59 :	Liabilities at time of first standard RR loan (12)
	60	Amount change in liabilities from time of first standard loan to time of last RR record (12)
and the same of th	CONTRACTOR OF THE PARTY OF THE	The state of the s

Data for Region III not comparable with data for other 11 Regions. Not available for Region III 31

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Data for Region X not comparable with data for other Il Regions 水光光

Punch card	Item and number of classes for each item
61:	Net worth, including farm real estate, at time of first stand- ard RR loan (12)
62	Liabilities as percentage of assets at time of first standard RR loan (12)
63	Net worth, excluding farm real estate, at time of first stand- ard RR loan (12)
64	Amount change in net worth, including farm real estate, from time of first standard loan to time of last RR record (12)
65	Amount change in net worth, excluding farm real estate, from time of first standard RR loan to time of last RR record (12)
. 66	Amount of loans authorized for capital goods (12)
67	Amount of loans authorized for debt settlement and refinancing (L
68	Amount of loans authorized for family expenses (12)
69	Amount of loans authorized for current farm operating and non- operating expenses and family expenses (12)
70%	A. Years on farm to be operated crop year of first standard RR loan (4)
graping	B. Relief aid received prior to first standard RR loan (3)
71*	Family type (10)
72	Household size (12)
73	Age of head (7)
74	Education of head (12)
75%	Number of male youths (nonheads) aged 16-24 (5)
76**	Disabilities of head and other famil members (5)
77%	A. Status of borrower on FSA standard RR program as of February 28, 1939 (8)
78	B. Loans renewed or extended (2) A. Color (3) B. Years during which grants received (3)

^{*} Data for Region III not comparable with data for other 11 Regions
*** Not available for Region III

